

MOVING TO THE SUBURBS:  
SECTION 8 MOBILITY AND PORTABILITY IN HARTFORD

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## Summary

Ever since the battle for integration and equal opportunity began, there has been an interest in "opening the suburbs" to low-income and minority residents of inner cities. Many advocates and politicians of varying ideological positions have supported the use of housing vouchers and certificates as a way to expand housing opportunities for the poor in a relatively non-confrontational, integrated way. My research has examined one such effort: the Section 8 mobility and portability programs in Hartford, Connecticut.

### *What Are Mobility and Portability?*

Housing mobility programs help low-income residents of central cities use their housing subsidies to move to surrounding areas outside the cities. In general, participants in the programs use Section 8 vouchers and certificates to rent market-rate suburban units. Often the programs also provide some form of counseling that helps participants overcome barriers related to suburban moves, such as lack of access to transportation or information about apartment vacancies in the suburbs.

Because mobility programs open up housing opportunities that were previously out of reach to low-income, minority families due to discrimination, high cost, and other reasons, many housing advocates see mobility programs as a promising way to promote increased housing choice. Particularly encouraging is a lack of the same resistance that has met most efforts to construct affordable housing in the suburbs. Due to the fact that participants are dispersed in market-rate buildings, suburban residents are usually unaware of their presence.

But increased housing choice is not the only reason mobility programs have gained support. Because the suburban neighborhoods participants move to generally have lower poverty rates than the central city neighborhoods they leave, many policy experts also see mobility as a promising way to fight the effects of concentrated poverty. Studies of a number of mobility programs have found that the moves can result in an increased feeling of security, higher quality schooling, and improved job opportunities. A final benefit that is often cited is that, because a majority of the participants are usually minorities who move to mostly white areas, the moves can help to break down segregation and discrimination in suburban housing markets.

Not everyone supports mobility programs, however. Critics often claim that the moves of participants drain economic resources from the city in the form of tenant rent payments and federal funds, resources that could be used instead to revitalize central cities. Many city politicians are also concerned by the loss of voters, and what they see as the negative image of minority neighborhoods in the city created by programs that move their residents out to the suburbs.

Recognizing the increased interest in mobility, Congress passed a law in 1987 that made all Section 8 certificates "portable," allowing recipients to use them within their own or a contiguous metropolitan statistical area (MSA). Up until that point, the certificates were generally valid only within the jurisdiction of the agency administering the Section 8 program. While this portability requires cooperation between different housing authorities, and can therefore be more cumbersome to administer than most mobility programs, and also does not include the counseling which is usually part of mobility, it can still offer increased housing choice and access to lower poverty neighborhoods for subsidized families.

### *Hartford's Mobility and Portability Programs*

Because the City of Hartford, like many housing authorities nationwide, was not implementing the portability requirements set out in the 1987 law, the Connecticut Civil Liberties Union and the Legal Aid Society initiated a series of discussions with the City in March of 1990. These discussions led not only to an agreement to implement portability, but also to provide a mobility program which included limited counseling. Under the new mobility plan, Hartford would administer the certificates and vouchers of those moving out of the city, unless the housing authority in the town the participant moved to chose to invoke portability and thereby share administrative responsibility for the participant. In February of 1992, a \$250,000 grant was awarded to the Housing Education Resource Center (HERC) to provide more complete counseling to participants in the mobility program.

Between October of 1990, when the mobility program went into effect, and April of 1993, 298 families moved from Hartford to nearly thirty surrounding towns using the mobility and portability programs. Approximately ninety percent of the families were minority. A smaller number of families, approximately one-hundred, received counseling from HERC between the middle of 1992 when the counseling began and January of 1993. Of these one-hundred, only about twenty families moved.

The number of families who have moved under the mobility and portability programs, however, does not represent all families who have used certificates and vouchers to move out of Hartford. Not included are the many Hartford families who sign up for certificates on suburban waiting lists, using them (if they eventually reach the top of the list) to move to those suburban towns.

### *The Research*

The most significant thrust of my research was to investigate the differences between the neighborhoods outside Hartford where participants in the mobility and portability programs move, and the neighborhoods where non-participants live within Hartford. This investigation is important to understanding whether the mobility and portability programs are succeeding in helping participants move to neighborhoods that are significantly different from their previous neighborhoods, and whether these new neighborhoods offer better educational, employment or other opportunities. In order to assess this, I compared 1990 census data for the neighborhoods of 221 certificate-holders who participated in mobility or portability to the same data for 2150 certificate-holders who use their certificates in the city.

The results of this comparison show that the neighborhoods are very different. The average Hartford Section 8 certificate-holder living within the city resides in a census tract with a poverty rate of 28.7%, over four times greater than the poverty rate of 7.0% for a census tract where the average mobility participant lives. Moreover, the suburban tracts have consistently lower poverty rates, with only 13% of mobility participants residing in neighborhoods with poverty rates above 10%.

The findings are equally significant for differences in minority population. The average Hartford Section 8 certificate-holder living within the city resides in a census tract with a combined minority population of 73.7%, which includes 38.1% non-Hispanic blacks and 33.5% Hispanics, while the average program participant lives in a census tract with a minority population of 19.3%, which includes 9.6% non-Hispanic blacks and 7.0% Hispanics.

On a range of data that characterize housing conditions within the census tracts, the same stark differences are apparent. The percentage of owner units in the non-city tracts is over two-and-a-half times that of the city tracts. The rates of overcrowded and boarded-up units are five to six times higher in the city compared to non-city tracts.

While these findings are significant, they must also be examined in light of the results from other mobility programs. Most of the other programs differ from the Hartford version in that, because they were implemented as remedies in discrimination suits brought against the

local housing authorities, these other programs set a limit on the minority population in neighborhoods where participants move. In Cincinnati, for instance, participants have to move to census tracts that are less than 40% minority. The other programs also offer participants more extensive counseling services.

Because of these differences, it was unclear at the outset of the Hartford program whether it would result in participants moving to neighborhoods that were significantly different from those they left. While the areas participants move to in two other mobility programs, the Gautreaux program in Chicago and the Special Mobility Program (SMP) in Cincinnati, generally seem to be farther from the city and to have smaller minority populations, the differences are not as large as might be expected. For example, while all participants in the SMP are required to move to census tracts with less than 40% minority population, 90% of the participants in the Hartford program move to neighborhoods with less than 40% minorities.

The second significant part of my research was a demographic comparison of participants in the mobility and portability programs with non-participants. This comparison is important to understanding whether the mobility program is helping a more advantaged group of certificate-holders than the average, a phenomenon known as "creaming." If the program is in fact helping a more advantaged group, it might indicate that mobility is "creaming" those able to take advantage of suburban housing opportunities and leaving behind the most disadvantaged.

While a much more extensive analysis of this issue is needed to state with confidence that the Hartford program is not "creaming," the limited demographic information that was available indicates that the two groups do not differ greatly. The two most significant differences are that the mobility and portability participants have a lower percentage of elderly and handicapped participants, and a lower percentage of Hispanic participants. The lower participation of these groups indicates potential language and other barriers to their participation.

### *Conclusion*

The evidence I gathered provides a fairly hopeful outlook for the Hartford mobility and portability programs. Participation has been reasonably strong, while the neighborhoods participants are moving to are significantly different from the neighborhoods they have left. The results are particularly encouraging in their demonstration that a voluntary mobility program with relatively little counseling can achieve results similar to programs that limit destination neighborhoods and provide more extensive counseling.

Many questions remain, however. It is important not only to know that the neighborhoods are different, but also that the differences in the neighborhoods have a significant impact on the lives of those who move. This study gathered only anecdotal evidence on this issue through a limited number of interviews with program participants and administrators. Investigating this issue more thoroughly will require a major survey of program participants.

It also remains unclear why participation in the counseling offered by HERC has been relatively low, and whether it has been effective for those who have utilized it. In the future, the counseling could play an important role in helping more Hispanics and other groups overcome any barriers that are preventing them from participating more often in the program, and could help open more distant suburbs to all participants. The counseling will be especially important if the housing market improves, making it more difficult for participants to find vacancies in the suburbs.

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## Introduction

Ever since the battle for integration and equal opportunity began, there has been an interest in "opening the suburbs" to low-income and minority residents of inner cities. Many advocates and politicians of varying ideological positions have supported the use of housing vouchers and certificates as a way to expand housing opportunities for the poor in a relatively non-confrontational, integrated way.

This paper examines one such effort: the Section 8 mobility and portability programs in Hartford, Connecticut. Under the programs, nearly 300 very-low-income families have moved from the city of Hartford to almost thirty surrounding towns since October of 1990. Approximately ninety percent of the families have been minority.

This paper investigates how the move has affected the families. In particular, it examines the demographic characteristics of the neighborhoods where they moved to see if the new areas are significantly different from the areas they left. With limited data, it also attempts to assess the employment, educational, and other experiences of the movers in their new suburban neighborhoods. Finally, the paper analyzes the implications of the findings both for the Hartford program itself, and for housing mobility in general as a strategy for fighting poverty.

### *Why Mobility?*

Over the last half-century, as our metropolitan areas have become increasingly characterized by glaring social, economic and governmental differences between central cities and suburbs, our notion of poverty has changed as well. While poverty is still defined as a lack of economic resources, it is now abundantly clear that poverty is both manifested in, and to some degree created by, spatial inequalities. The reasons for growing geographic imbalance are far too numerous to attempt to catalogue here, but a number of them are important to point out in light of the subject of this paper.

Certainly one of the most recognized and pervasive causes of spatial inequalities is simply discrimination, which has severely limited the neighborhood choices of minority residents

(who tend to be disproportionately poor), leading to their concentration in central cities. Another often cited explanation is spatial mismatch, which claims that structural changes in the economy and technology have focused job growth in the suburbs, beyond the reach of inner city residents. A third is the effect of concentrated poverty which, whether through institutions such as schools, or through lack of "role-models," tends to perpetuate or compound the problems, often leading to a cycle where those with greater resources move out of a neighborhood, further increasing the concentration and severity of the poverty experienced by those who remain.

While there is general agreement that spatial inequality is a critical problem, the various explanations of why it is growing have led to little agreement over how best to help the low-income, primarily minority residents of our inner cities overcome it. One way of characterizing the different approaches is "place-oriented" versus "people-oriented" strategies.<sup>1</sup> "Place-oriented" policies seek to rebuild the neighborhoods where the poor reside. Examples include funding of local Community Development Corporations (CDC's), building subsidized housing in the inner city, and creating enterprise zones to foster economic development. "People-oriented" policies, on the other hand, attempt to help the poor gain access to resources available outside of their neighborhoods. Examples of these include allowing school choice or desegregation, mandating inclusionary zoning that provides more affordable housing in the suburbs, and providing inner city residents with transportation to suburban jobs.

Those who argue in favor of rebuilding inner cities often claim that "people-oriented" strategies only further deplete the resources of the residents of inner city neighborhoods by focusing scarce government attention and dollars on those areas that already have resources, namely the suburbs. Further, they see many of the "people-oriented" strategies as a form of discrimination in and of themselves because they imply that minority inner city residents cannot be successful unless they have access to white suburban neighborhoods, thereby fostering the stereotype that minority neighborhoods are not viable. Proponents of "people-oriented" strategies, on the other hand, argue that it is unrealistic to fight against the inevitable decline of

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<sup>1</sup>I owe this distinction to Bill Apgar of the Joint Center for Housing Studies at Harvard University.

central cities. They claim we must focus on giving central city residents the same choices others have, including access to opportunities available in the suburbs. Supporters of "place-oriented" strategies respond that even if these opportunities are made available, until viable minority, central city neighborhoods are created, there can never be a real choice for their residents.

Housing mobility programs are a clear example of a "people-oriented" policy. They help central city, usually minority residents move to surrounding areas that have both lower poverty rates and smaller minority populations. These moves attempt to confront all three of the specific reasons for increasing spatial inequalities mentioned above. The programs aim to reduce discrimination by encouraging residential integration, overcome spatial mismatch by gaining greater access to suburban job opportunities, and escape the effects of concentrated poverty by moving poor families to neighborhoods with less poverty.

The mechanism for these moves is two Section 8 programs: Section 8 Vouchers and Existing-Housing Certificates. These vouchers and certificates are rental subsidies that allow recipients to live in market-rate units. Voucher- and certificate-holders search for the units themselves and, if the landlord agrees to accept them as tenants, pay a percentage of their income for rent, while the federal government makes up the difference between the tenant contribution and the rent on the apartment. One difference between vouchers and certificates is that vouchers allow access to higher rent apartments (and neighborhoods) than certificates. Vouchers can be used for apartments at any rent level, with the voucher-holder paying anywhere from 10-100% of his/her gross income. Certificates, on the other hand, must be used for apartments with rents below the area Fair Market Rent (FMR), a level set by HUD, with the certificate-holder paying no more than 30% of his/her gross income. A further difference is that vouchers are valid nationwide, while certificates are limited to use within certain geographic areas that are related to the jurisdiction of the local agency that administers them.

While housing mobility programs vary somewhat, they all utilize the vouchers and certificates in particular ways to facilitate their use by inner city residents for moving to surrounding areas. Two of the best known examples, the Gautreaux program in Chicago and the



Special Mobility Program (SMP) in Cincinnati, were created as remedies in court cases charging the local housing authorities with concentrating Public Housing and other subsidized units in minority areas of the cities.<sup>2</sup> Because of this, special allocations of certificates were made available for use by the groups represented in the court cases. In both programs, counseling designed to help the movers locate and qualify for units outside the central city was administered by local fair housing groups (in Gautreaux, this group also administered the certificates). Finally, the court settlements required that the movers relocate in census tracts with minority populations below specified levels, 30% in Chicago and 40% in Cincinnati.

The Hartford mobility program, on the other hand, is a voluntary effort on the part of the City. It has no special allocation of vouchers or certificates, but allows all Hartford voucher- and certificate-holders to move to any of the surrounding towns. Because it is voluntary and includes all voucher- and certificate-holders, the program places no restrictions on the level of minority population in the census tracts within or outside the city to which participants move, and is administered by the private contractor that was hired by the City to run Section 8 well before the mobility program was put in place. Finally, there is a counseling component to the Hartford program, but unlike Gautreaux, it is run by a group separate from that which administers the vouchers and certificates, and it is funded separately by a grant from a local foundation.

#### *History of the Hartford Mobility Program*

The long and somewhat complicated history of the Hartford mobility program began in March of 1990, when Philip Tegeler of the Connecticut Civil Liberties Union Foundation (CCLUF) and Nancy Hronek of the Legal Aid Society wrote to the City of Hartford and HUD to alert them that the Section 8 certificate program in Hartford was being administered "in a manner inconsistent with the portability requirements" of the law. The "portability requirements" they referred to were passed by Congress in 1987 to allow recipients of Section 8 certificates to use

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<sup>2</sup>In Chicago, the program was started in 1976 as part of a consent decree in *Gautreaux v. Hills*, filed in 1966. In Cincinnati, the program was started in 1984 as part of a consent decree in *Hutchins v. Cincinnati Metropolitan Housing Authority*, filed in 1979.

them within their own or a contiguous metropolitan statistical area (MSA). Up until that point, the certificates were generally valid only within the jurisdiction of the agency administering the Section 8 program. Despite the passage of the law in 1987, however, most housing authorities did not implement the portability requirements, and still required certificate-holders to remain within their own jurisdiction.<sup>3</sup>

Following negotiations with Tegeler, Hronek, and others, Hartford agreed to implement the portability requirements. Furthermore, Hartford began planning a separate mobility program. With the help of CCLUF, Legal Aid, and Imagineers, Inc., a private housing consultant which had administered the City's Section 8 program for the past fifteen years, Hartford rewrote its Administrative Plan for the Section 8 program to allow Hartford certificate-holders to use their certificates outside the city without invoking portability. The City also agreed to notify all certificate-holders of the new program, and to provide some counseling, including suburban apartment listings, to interested households.

While the portability and mobility programs are similar from the point of view of certificate-holders who want to move to an adjoining MSA, there are some significant administrative differences for the Housing Authorities involved. The standard portability regulations require the originating Housing Authority (in this case Hartford's representative, Imagineers) to work with the receiving Housing Authority (in this case the suburban Housing Authority) to administer the certificate. The originating Authority contacts the receiving Authority to let it know the tenant wants to relocate within the receiving Authority's jurisdiction. Once the tenant finds a unit within the new jurisdiction, the receiving Authority is then responsible for paying the tenant's rent subsidy directly to the landlord. To cover the costs of administering the program, the standard administrative fee which HUD pays to a Housing Authority is split between the originating and receiving Authorities, with the former getting 20% of the fee, and the latter 80%.<sup>4</sup>

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<sup>3</sup>Some PHA's have suggested they were waiting for HUD to issue implementing regulations for the program. In fact, the portability law had been "self-executing," and therefore regulations from HUD were not necessary for portability to be put in place.

<sup>4</sup>The fee averages 7.65% of unit rent.

In contrast to the administrative complexity of the portability program described above, the mobility program allows the City to administer the program without interaction with other Housing Authorities. The certificate-holder wishing to move out of Hartford simply advises the City and finds a unit. Hartford, through Imagineers, continues to pay the tenant's rent subsidy to the new suburban landlord, while receiving the full administrative fee from HUD.<sup>5</sup>

In nearly every town surrounding Hartford that has its own Housing Authority, these Authorities have not contested Hartford's administration of certificates within the towns' boundaries through the mobility program. Only the West Hartford Housing Authority (WHHA) has chosen to utilize portability to administer the certificates of movers from Hartford itself. According to Mary Lou Crane, the Executive Director of the West Hartford Housing Authority, portability not only gives the WHHA access to 80% of the administrative fee, but also allows them to know who is using subsidies within the town's borders, giving them the ability to track information about tenants and units, including landlords willing to rent to certificate-holders.

With the Administrative Plan rewritten, Hartford began implementing the mobility plan in October of 1990. Within six months, only approximately 20 out of the over 3,500 families who received Section 8 vouchers and certificates from the City, and were therefore eligible for the program, had moved. This relatively low participation concerned a number of advocacy groups in Hartford that had expected the demand for suburban choice to be greater. In response, Citizen's Research Education Network (CREN), a Hartford community-based research organization, with the support of CCLUF and Legal Aid, decided to conduct a survey of certificate-holders to determine the level of interest in finding out about suburban housing opportunities. After receiving a grant from the Poverty and Race Research Action Council, CREN interviewed 401 Hartford Section 8 certificate-holders in July and August, 1991. The final results of the survey were published in May, 1992.

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<sup>5</sup>The City is allowed to administer the program outside its own geographic boundaries because the City Department of Housing, not the Hartford Housing Authority (HHA), is responsible for nearly all Section 8 vouchers and certificates in Hartford. While the HHA does not have the legal authority to operate outside the city limits, the Hartford City Charter and the Connecticut State Constitution and general statutes do not expressly prohibit the City from entering into Section 8 contracts beyond its borders.

The most significant finding of the survey was that 68% of the respondents would be "interested in living in other towns in the Hartford area if [they] had the opportunity."<sup>6</sup> Reasons respondents gave for this interest were less crime (32%), better schools (19%), being closer to friends or family (12%), and being closer to a job (3%). Meanwhile, a majority of respondents (52%) thought they would face obstacles to moving, which included lack of transportation (33%), separation from family and friends (11%), need for specific services (9%), lack of child care (6%), and being further from a job (5%). Finally, 72% "were aware that they can use their Section 8 certificates outside of Hartford, yet only 25% had taken any steps toward relocating."<sup>7</sup> These results seemed to indicate that certificate-holders knew about the mobility program and were interested in at least exploring the option of moving out of the city, yet certain barriers, whether real or perceived, were keeping most from doing so.

At the end of October, 1991, two months after CREN finished surveying the certificate-holders, the Hartford Foundation for Public Giving (HFPG) issued a request for proposals (RFP) for the provision of support services to Hartford Section 8 certificate-holders who might choose to move from the city to surrounding towns in the Capitol Region and voluntarily want the support services. HFPG was both intrigued by the potential of mobility and concerned by the relatively low participation thus far. Assuming that there were in fact barriers to moving, either real or perceived, then the support services might help those interested in relocating to the suburbs do so.

In February, 1992, the 3-year, \$250,000 contract for support services was awarded to the Housing Education Resource Center (HERC), a regional non-profit located in Hartford that had been providing housing support services and tenant-landlord counseling for more than ten years. HERC holds monthly workshops for certificate-holders interested in the services, where it distributes a folder of information that includes a Capitol Region Apartment Guide, a Data Profile of the Capitol Region, a list of town newspapers, and other information and worksheets.

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<sup>6</sup>McClain, Kim, and David Desiderate, Regional housing Mobility: A Survey of Need in Hartford, Hartford, Conn.: Citizens Research Education Network, May, 1992, p. 1a.

<sup>7</sup>Ibid, p. 1.

Should a participant express interest in particular towns, HERC provides recent apartment listings for the town, a list of local contacts, and town maps with bus routes. HERC also has a network of volunteers in most towns in the region willing to take certificate-holders on tours of their town. Finally, HERC provides counseling on an ad hoc basis to movers with questions or concerns both during the process of finding an apartment and after the family has moved.

Between October, 1990, when the mobility program began, and April, 1993, 244 families used the mobility program to move to the suburbs of Hartford and were still using their certificates outside the city as of April, 1993. In addition to the mobility program, 33 certificate-holders had taken advantage of the portability program to move out of Hartford and were still using their certificates outside of the city, while 21 certificate-holders moved out in "swaps" with suburban Housing Authorities.<sup>8</sup> The total number of families that had moved out of the city of Hartford through the use of the Section 8 mobility, portability, and "swap" programs was therefore 298<sup>9</sup> as of April, 1993.<sup>10</sup>

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<sup>8</sup>In a "swap," a family moves out of Hartford to a town that has a similar family which is moving into Hartford. Instead of using portability and having to coordinate activities and split fees for both families, the Housing Authorities agree to "swap" certificates, so that the Hartford family receives a certificate from its new suburban town and the suburban family receives a certificate from Hartford, thereby reducing administrative complexity.

<sup>9</sup>This number did not represent all families with housing subsidies who had moved out of Hartford to surrounding towns since October of 1990. As implied above, this total included only those still participating in the program as of April, 1993. It did not include certificate-holders that moved and subsequently returned to the city of Hartford. More importantly, it did not include families who moved using certificates from towns outside Hartford. Because of the extreme demand for a limited number of vouchers and certificates (Hartford has a waiting list of about 9,000 families for less than 2,400 certificates), many families "shop" suburban Section 8 waiting lists by signing up in many towns. For example, when West Hartford recently closed its waiting list to new applicants, only 120 of the nearly 900 families on the list lived in West Hartford, with nearly all the rest being from Hartford.

<sup>10</sup>For simplicity's sake, for the remainder of the paper, unless otherwise noted, the term mobility will be used to describe mobility, portability and "swaps."

## Research on Mobility Programs

### *Research Issues*

Hartford, its population over 70% minority, has the eighth highest poverty rate of any city in the country. Yet it is surrounded by one of the richest counties in the wealthiest state in the country. If mobility programs can be successful in addressing spatial inequalities, then Hartford seems like an ideal testing ground. How, then, can we measure the success of a mobility program? Based on the focus of other research efforts on mobility programs, there appear to be three basic questions or issues that must be addressed. Because of limited time and resources, my research has focused particularly on the first question, yet an attempt has been made to begin investigating all three.

The first, and most obvious, question that must be answered in order to assess the success of a mobility program is: are the neighborhoods participants move to significantly different from those which they move from? It is clear that if the program is going to have any effect, there must be a change in neighborhood conditions and opportunities. While a conclusion that suburban neighborhoods are significantly different from those within a central city may seem indisputable to some, it is important to examine this issue for two main reasons: first, critics of mobility programs have sometimes argued that movers tend to locate in poor, segregated neighborhoods within the suburbs rather than becoming integrated with the larger community. Second, many studies of mobility programs pay limited attention to this issue, resulting in a limited understanding of precisely which neighborhood differences contribute to the differential outcomes reported by participants.

The second question that must be asked is: if differences do exist between the neighborhoods, can the poor inner-city residents who move, most of them single minority females with children, take advantage of the differences? With some issues, such as security, it seems clear that the new neighborhoods should have a significant effect on the participants. With other issues, however, a number of possible barriers could prevent participants from benefiting from neighborhood differences. Regarding educational opportunities, the improved teaching

and facilities of most suburban schools could improve the education received by children of families that move. On the other hand, it is possible that a relatively abrupt transition into a more demanding academic environment could actually harm the education of the children by hurting their self-esteem or relegating them to low-achievement tracks in suburban schools. As for employment opportunities, participants might find a broader range of attractive jobs in the suburbs. On the other hand, a lack of transportation and day care might cause a decline in employment in the suburbs as compared to pre-move levels in the inner city. Overall, a greater sense of security and lower concentration of poverty could improve the lives of participants in many areas. On the other hand, increased discrimination and lack of a network of family and friends in the suburbs are two barriers that might prevent improved outcomes in nearly every possible issue of concern, from a general sense of belonging to the community to access to improved job opportunities.

Despite the importance of evaluating whether participants are able to take advantage of suburban differences, this evaluation is often very difficult. One of the reasons for this difficulty is the issue of "creaming," which refers to the assertion that mobility programs help a population that is, on average, better able to take advantage of opportunities than the population from which it comes. One version of this view, a variation of many criticisms directed at "people-oriented" policies in general, is that mobility programs "cream" those families with stronger motivation and greater resources out of central city neighborhoods, leaving behind an even poorer, more isolated population. This argument must be tempered by the fact that participants in mobility programs are all poor, meaning that, even if differences exist between movers and non-movers, none of the participants could be characterized as having great economic resources. In addition, the total number of families that move has always been insignificant relative to the population of the city as a whole.

A second issue relating to "creaming" is the difficulty it creates in finding appropriate control groups for comparison in research. It is critical that the groups being compared have similar demographic and economic profiles so that it can be said with some confidence that

observed differential outcomes were the result of differences in the neighborhoods where people moved, not differences that existed between the groups even before they moved. In other words, if mobility programs help only the most able subsidized families, then research might wrongly conclude that the programs have made a difference when in fact those who moved were more likely to succeed in the first place.

The third question that must be asked in evaluating the success of a mobility program is: are there barriers preventing more eligible families from participating in the program, and if so, what can be done to counteract them? By investigating these barriers, research can provide insights into how a mobility program might be altered in the future in order to better fulfill its potential by allowing those families that are interested in, and would benefit from, moving to the suburbs to do so.

#### *Research on Other Programs*

Before turning to my own research on the Hartford program, I will briefly examine past research efforts on other mobility programs in order to help focus on the most crucial aspects of the research issues I have raised. I will limit the discussion to the two mobility programs for which the most extensive research has been carried out, both of which are mentioned above in the first part of this paper: the Gautreaux Assisted Housing Program in Chicago and the Special Mobility Program (SMP) in Cincinnati.

James Rosenbaum of Northwestern University has conducted a number of studies on the effects of the Gautreaux program. His assessment of those effects is clear in a statement from one of the studies, Black Pioneers -- Do Their Moves to Suburbs Increase Economic Opportunity for Mothers and Children?:

Our findings should also provide policy makers and scholars with hope because they indicate that it is possible to help long-term public housing residents move into the labor force and



become at least partially self-supporting. The results for the children are even more inspiring.<sup>11</sup>

Rosenbaum reached his conclusions about employment effects by surveying 332 of the over 4,000 households that participated in the Gautreaux program, 108 of which moved to neighborhoods within the city of Chicago and 224 of which moved to the suburbs. He compared the results for the city movers to those for the suburban movers, and used these comparisons to draw conclusions about the relative benefits of moving within the city and into the suburbs.

Like most studies of mobility programs, Rosenbaum's work on Gautreaux focused mainly on the second research question raised in the previous section of this paper, which is concerned with the effects of the new neighborhoods on program participants, while paying little attention to answering the first research question, which is concerned with documenting the differences between the neighborhoods themselves. It is unclear from the employment study, for instance, how the city and suburban neighborhoods to which participants moved differed from each other and from the neighborhoods which participants left. While the remedy established by the court required the new census tracts, whether city or suburban, to both have a maximum African-American population of 30% and be more than a mile from such a tract, there were exceptions made that allowed some city movers to live in more heavily African-American neighborhoods. According to Rosenbaum, he attempted to include as many of these movers as possible in the sample to make the differences between city and suburban tracts more significant. Despite the implied importance of the differences between neighborhoods in determining post-move experiences, however, no direct comparison of those neighborhoods in terms of minority population, income, job and educational opportunities, etc. is presented in the study in order to establish what neighborhood differences are resulting in the observed differential outcomes of residents. Perhaps Rosenbaum's assumptions about greater employment and educational opportunities and smaller African-American population in the suburban neighborhoods are valid, yet even so, the degree of difference seems important to know.

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<sup>11</sup>Rosenbaum, James E., Black Pioneers -- Do Their Moves to Suburbs Increase Economic Opportunity for Mothers and Children?, Evanston, Ill.: Center for Urban Affairs and Policy Research, Northwestern University, April 25, 1991, p.28.

Regarding the effects of the neighborhoods on program participants, however, Rosenbaum shows significant differences. There are a number of benefits from moving to the suburbs that he describes, including a significantly higher rate of employment for the suburban movers. Furthermore, his previous research on the educational effects of the suburban moves has shown, among other things, lower dropout and higher college attendance rates for the children of Gautreaux families who moved out of Chicago.

Despite these results, however, a number of questions about their value remain. While Rosenbaum discusses differences between city and suburban movers' pre- and post-move employment experience, he makes no direct assessment of the overall change in pre- versus post-move employment. Certainly the city movers provide a useful control group for the suburban movers, given they have similar characteristics and that their moves have taken place during the same time periods. Yet using raw data from Rosenbaum's study, it appears more participants were employed prior to participation in the program than after moving, whether to city or suburban neighborhoods. For the city sample, employment dropped from 60.2% to 50.9%, while for the suburban sample employment declined only very slightly from 64.3% to 63.8%.

Rosenbaum rightly argues that these figures have limited value because the economy suffered during the five year average time between participants' moves and the study's survey. However, the figures are important because they include certain effects not accounted for in the city versus suburban movers comparisons. Most importantly, both the city and suburban movers have experienced the effects of the move itself. This means that a comparison of their experiences will not measure any effects of the move. In addition, few conclusions can be drawn on the extent to which discrimination in employment markets affected the movers. While one can assume that discrimination was less of a factor in the higher minority population city tracts than the lower minority population suburban tracts, and therefore greater discrimination in the suburbs was more than offset by greater job opportunities, the lack of any explicit comparison of neighborhood characteristics makes drawing conclusions difficult.

These questions are important because the decision faced by a family when deciding whether to participate in a mobility program is not only whether to move to a city or a suburban neighborhood, but initially whether to move out of their present neighborhood at all.

Rosenbaum's results for employment opportunities appear to indicate that, if one is going to move away from one's present neighborhood, it is better to move to the suburbs. It is not clear from his results, however, that those who move find better employment opportunities than they had in their original neighborhoods. It is plausible that the disruption caused by moving away from present connections with the community, combined with racism and other barriers minorities may face in more "white" communities, makes moving away detrimental to employment opportunities.

Paul Fischer has conducted studies on the SMP in Cincinnati that are similar to, if somewhat less extensive than, Rosenbaum's on Gautreaux. Like Rosenbaum, his focus is on the effects of the moves on participants rather than the differences between the city and suburban neighborhoods themselves. One important issue related to the neighborhoods that is clear from the study, however, is that none of the city census tracts had minority populations greater than 40%, meaning that the difference in segregation and other characteristics between city and suburban neighborhoods in the Cincinnati program were probably significantly less than those for Gautreaux. As with Rosenbaum's study, however, a lack of any significant comparison of the various neighborhoods in Fischer's research makes this assumption hard to verify.

As for Fischer's investigation of the effects of the moves on program participants, his results show convincing data on participant satisfaction with their new neighborhoods, and certain improvements in employment opportunity relative to pre-move levels. His findings on quality of education, however, demonstrate little change between pre-and post-move experience. He attributes this to the relatively high proportion of movers' children who attended alternative (i.e. magnet) schools prior to the move, options that were available because of a city-wide desegregation plan involving extensive voluntary busing to the alternative schools.

Unlike Rosenbaum's study, Fisher's tends to emphasize comparisons of pre- and post-move experience, as well as comparisons between movers and residents of Cincinnati's Public Housing. There are also comparisons made between city and suburban movers, but if anything, his results show the opposite of Rosenbaum's research, with city movers reporting slightly better education and employment results than suburban movers. This could be a result of less significant differences in racial composition and other factors between SMP's city and suburban tracts compared to Gautreaux neighborhoods, a possibility mentioned above.

The most marked differences in the SMP study are evident between the experiences of movers and residents of Public Housing, with movers showing much higher levels of employment and much greater satisfaction with schools and other neighborhood issues. Comparisons between these two groups, however, are not particularly significant because those who participate in mobility programs are not generally similar to Public Housing residents. As Rosenbaum states, "Gautreaux participants are probably not typical of Public Housing residents in general; they are in some respects among the 'best' Public Housing residents."<sup>12</sup>

In general, comparisons of pre- and post-move experiences in Cincinnati do show certain improvements for those who moved. These results are important because, as outlined above, they do take into account the effects of the move itself. While Fischer includes pre- vs. post-move data for most issues, however, for one of the most important questions related to employment opportunities, the percent employed, there is only a comparison of the post-move level of 57% with the Public Housing level of 24%, a finding that, despite its major differential, is not particularly significant for the reasons outlined above. Without an understanding of whether participants had more jobs after they moved than they did before they moved, it is hard to say with confidence that the SMP significantly improved employment opportunities. As Fischer

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<sup>12</sup>Rosenbaum, James E., Black Pioneers -- Do Their Moves to Suburbs Increase Economic Opportunity for Mothers and Children?, Evanston, Ill.: Center for Urban Affairs and Policy Research, Northwestern University, April 25, 1991, p.8.

himself says in the conclusion to his study, speaking about the results in general, "the significant differences expected between pre- and post-move families did not materialize."<sup>13</sup>

While much of the preceding discussion has focused on issues of concern regarding prior research, many aspects of the Gautreaux and SMP studies offer findings that are both persuasive and important. Perhaps the most significant conclusion is the general feeling of participants that their new neighborhoods offer a much greater level of security. Both the Rosenbaum and Fischer studies, as well as a 1979 study by HUD, called Gautreaux Housing Demonstration: An Evaluation of its Impact on Participating Households, emphasize the numerous benefits associated with the reduced risk of crime in post-move neighborhoods, from simply reduced anxiety to improved abilities to look for and hold down jobs because of reduced needs for supervision and protection of children. Also convincing is the fact that participants felt little stigma and social isolation in their new neighborhoods, a finding that contradicts many critics' arguments that discrimination faced by movers would prove insurmountable.

#### *Research Design*

While an ideal study of a mobility program would attempt to assess all of the questions raised in the *Research Issues* section above, this study of the Hartford program focused primarily on the first question by investigating differences between the mainly suburban neighborhoods participants moved to and the city neighborhoods they moved from. Although some work attempted to understand the ability of these neighborhood differences to improve opportunities for program participants, limited time and resources made such assessment difficult. Further research, particularly an extensive survey of participants, would help to gain a more complete understanding of the Hartford program's success.

In order to assess the first research question, which addresses the difference between pre- and post-move neighborhoods, the census tracts of locations where program participants moved

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<sup>13</sup>Fischer, Paul B., Is Housing Mobility an Effective Anti-Poverty Strategy? An Examination of the Cincinnati Experience, Cincinnati, Ohio: The Stephen H. Wilder Foundation, 1991, p. 13.

were collected. While it was not possible to collect pre-move data for all program participants in order to make a direct comparison to the neighborhoods where they lived before moving, a comparison was made to the neighborhoods where non-participating certificate-holders in the city live. An investigation of the similarity of program participants to non-participants (discussed below) demonstrated that there are apparently only minor differences between the groups, and therefore this comparison should be a valid indication of differences between pre- and post-move neighborhoods.

Using the suburban<sup>14</sup> locations where participants live and the city locations where non-participants live, weighted averages for the suburban and city census tracts were calculated for a number of different demographic and housing categories from the 1990 Census of Population and Housing. Weighting for each tract was determined by the number of certificate-holders residing in the tract. Census tracts used for this analysis all have populations under 10,000 people, with most around 3,000-4,000, and therefore provide a fairly fine-grained understanding of neighborhood characteristics.

Census tracts and other demographic information for the nearly 300 mobility and portability participants was provided by Imagineers and the West Hartford Housing Authority. Because similar information was available only for city Section 8 certificate-holders but not city voucher-holders, the original group of participants was pared down to the 232 certificate-holders who participated in the mobility and portability programs for whom the desired information was available. Of these 232, 11 resided in towns well outside the Hartford MSA, and were not used in the neighborhood comparisons because of a lack of access to census data for these tracts. The remaining 221 were compared to approximately 2150 non-participants who are presently using their certificates within the City of Hartford.

In addition to a comparison of weighted averages for data from the 1990 Census, comparisons of 1980 and 1990 data were made to understand if there was significant racial transition happening in some of the census tracts. This analysis also included looking at the

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<sup>14</sup>Although a limited number of participants moved to neighborhoods in central New Britain, the neighborhoods participants moved to will be referred to as "suburban" for the sake of clarity.

geographic distribution of suburban tracts, which helps to understand if the participants are simply moving into areas that are undergoing the same change that is happening in tracts just inside the city border.

In order to assess the part of the second research question which asks whether the participants were "creamed" from the total population of certificate-holders in the city, a demographic comparison was made between the participant and non-participant groups, including sex, race, family size and family type. A comparison of income was also made through the use of average tenant rent contribution. Based on a Section 8 formula, the tenant rent contribution plus a utilities allowance is equivalent to thirty percent of adjusted gross income, a figure which accounts for family size by deducting larger amounts from gross income for larger families. While average utilities allowance could be calculated for the program participants, that information was not available for the city tracts. However, using the same average utilities allowance for both groups, a somewhat limited approximation of average adjusted gross income was arrived at for each group.

In order to fairly assess the other part of the second research question, which asks whether families benefit from suburban opportunities in any significant way, a major survey such as those conducted by Rosenbaum, Fischer, and HUD is needed. Such a survey was beyond the scope of this paper. In order to begin to understand the issues involved, however, anecdotal evidence was collected through surveys with the program administrators, four program participants and a number of Hartford area groups such as CREN and HFPG who have been involved in planning and supporting the mobility and portability programs. These same interviews, along with research on the other mobility programs discussed above, were used to evaluate the third research question, which relates to the barriers to increased participation in the mobility program and possible remedies for these barriers.

## Findings

### *Neighborhood Differences*

Based on a comparison between the census tracts participants moved to and the census tracts where non-participating certificate-holders live within the city, the answer to the first research question, which asks whether the new neighborhoods are significantly different from the old, is clearly yes. On a wide range of criteria, large and consistent differences exist between the two different sets of neighborhoods. The average Hartford Section 8 certificate-holder living within the city resides in a census tract with a poverty rate of 28.7%, over four times greater than the poverty rate of 7.0% for a census tract where the average mobility participant lives (see Table 1). Moreover, the suburban tracts have consistently lower poverty rates, with only 13% of mobility participants residing in neighborhoods with poverty rates above 10% (see Appendix 1, p.1). Half of this 13% moved to inner city neighborhoods in New Britain, which has the only four census tracts of the sixty-one to which participants moved that have poverty rates greater than half the average for the city of Hartford.

The findings are equally convincing for differences in minority concentration. The average Hartford Section 8 certificate-holder living within the city resides in a census tract with a combined minority population of 73.7%, which includes 38.1% non-Hispanic blacks and 33.5% Hispanics, while the average program participant lives in a census tract with a minority population of 19.3%, which includes 9.6% non-Hispanic blacks and 7.0% Hispanics (see Table 1). As is the case with poverty rates, the census tracts outside of the city have consistently low minority concentrations, with 90% of participants living in census tracts with less than 40% minority population (see Appendix 2, p.1). In the Cincinnati mobility program, this 40% standard was the level set as the maximum for neighborhoods to which participants could move. This comparison demonstrates that even without explicit limits placed on which neighborhoods Hartford participants could move to, there was a very consistent pattern of voluntary relocation in areas with low minority concentrations. On a range of data that characterize housing conditions within the census tracts, the same stark differences are apparent. The percentage of



TABLE 1  
NEIGHBORHOOD COMPARISON

	<u>City Census Tracts</u>	<u>Suburban Census Tracts</u>
Poverty Rate (% of persons in each group living below poverty line)		
White <sup>1</sup>	25.1%	5.8%
Black <sup>1</sup>	24.2%	14.0%
Other <sup>1</sup>	44.4%	12.3%
Hispanic	43.5%	13.7%
Overall	28.7%	7.0%
Female Headed Households (% of households in each group headed by female)		
White <sup>1</sup>	16.5%	5.9%
Black <sup>1</sup>	26.9%	24.6%
Other <sup>1</sup>	34.7%	13.4%
Hispanic	35.2%	17.4%
Racial Composition (population of each group in tract as % of total tract population)		
White <sup>2</sup>	26.3%	80.7%
Black <sup>2</sup>	38.1%	9.6%
Hispanic	33.5%	7.0%
Other <sup>2</sup>	2.1%	2.7%
Total	100.0%	100.0%
Owner Occupied Units (as % of total units)		
	19.4%	51.9%
Vacant Units (as % of total units)		
	8.8%	5.3%
Boarded-Up Units (as % of total units)		
	0.6%	0.1%
Overcrowded Units <sup>3</sup> (as % of total units)		
	10.4%	2.4%

Source: 1990 Census of Population and Housing

<sup>1</sup> Includes Hispanics

<sup>2</sup> Does not include Hispanics

owner-occupied units in the suburban tracts is over two-and-a-half times that of the city tracts. The rates of overcrowded and boarded-up units are five to six times higher in the city compared to suburban tracts.

While the above data is convincing, the differences would almost surely be larger if we were to compare participants to a sample of residents of Public Housing in Hartford. The sample of city census tracts is for Section 8 certificate-holders, a large percentage of whom probably used their certificates to move from higher to lower poverty areas within the city. Public Housing, on the other hand, tends to be concentrated in the most segregated, highest poverty neighborhoods within a city, as was the case in Chicago and Cincinnati.

One interesting trend that can be discerned from a more detailed examination of the census tracts to which mobility participants are moving is that minority participants seem to be relocating in census tracts whose minority populations have larger shares of their own race (see Table 2). In other words, African-American participants on average seem to move to areas with larger African-American populations compared to those census tracts to which Hispanics move, and vice versa. While this fits an intuitive model of the networks that are important in shaping relocation decisions, it represents a difference from the Gautreaux program, in which, according to Rosenbaum, "participants had little latitude for choosing where they would move."<sup>15</sup>

While the evidence is striking in support of the conclusion that participants' new neighborhoods are significantly different based on a number of criteria, there are some issues that temper at least somewhat the clarity of the conclusion. First, it is possible that the census tract level of analysis is not capturing block or building level segregation that is affecting participants. One program administrator did have concerns that participants were moving into minority areas within the suburban towns. Even if this were true, however, significant neighborhood differences would remain regarding larger-scale school and employment opportunities. Second, as was mentioned above, a relatively small group of participants have moved to neighborhoods

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<sup>3</sup> Units with more than 1 person per room

<sup>15</sup>Rosenbaum, James E., Black Pioneers -- Do Their Moves to Suburbs Increase Economic Opportunity for Mothers and Children? Evanston, Ill.: Center for Urban Affairs and Policy Research, Northwestern University, April 25, 1991, p.7.

TABLE 2  
RACE OF PARTICIPANT AND  
RACIAL COMPOSITION OF NEW TOWN<sup>1</sup>

	<u>Race of Movers</u>	<u>Town Racial Composition</u>
New Britain		
Black <sup>2</sup>	29%	7.1%
Hispanic	62%	23.6%
White & Other <sup>2</sup>	10%	69.3%
Bloomfield		
Black <sup>2</sup>	92%	52.0%
Hispanic	8%	3.4%
White & Other <sup>2</sup>	0%	44.6%
Windsor		
Black <sup>2</sup>	60%	23.5%
Hispanic	30%	5.2%
White & Other <sup>2</sup>	10%	71.2%
Wethersfield		
Black <sup>2</sup>	29%	1.7%
Hispanic	50%	2.4%
White & Other <sup>2</sup>	21%	96.0%
West Hartford		
Black <sup>2</sup>	38%	4.7%
Hispanic	49%	7.0%
White & Other <sup>2</sup>	14%	88.3%
East Hartford		
Black <sup>2</sup>	62%	10.2%
Hispanic	33%	7.2%
White & Other <sup>2</sup>	4%	82.6%
Manchester		
Black <sup>2</sup>	54%	4.0%
Hispanic	34%	2.6%
White & Other <sup>2</sup>	12%	93.3%

Source: Imagineers, Inc. and 1990 Census of Population and Housing

<sup>1</sup> For towns with 10 or more mobility participants

<sup>2</sup> Does not include Hispanics

that are more similar to the average city census tracts. In particular, nine families (4% of the total sample) have relocated to three census tracts in central New Britain that have poverty rates in excess of 24% (see Appendix 1, p.1).

More troubling are the inequalities between racial groups that persist within the suburban tracts. The average suburban poverty rates of 14.0% for blacks and 13.7% for Hispanics are still more than twice as high as the 5.8% suburban rate for whites (see Table 1). A similarly troubling finding is that while Hispanic poverty rates show a dramatic difference between the city rate of 43.5% and the suburban rate of 13.7%, the rates for blacks show a smaller (although still significant) differential between the city rate of 24.2% and the suburban rate of 14.0%. This trend is particularly apparent if we compare the 26.9% rate of black female-headed families in the city tracts to the 24.6% rate for suburban tracts, a negligible difference. The comparable rates for Hispanics are 35.2% in the city tracts and 17.4% for the suburban tracts, a very significant differential. While these findings demand a more textured understanding of the racial dynamics within participants' new neighborhoods than can be provided by the findings presented here, it does suggest that there are different barriers faced by different racial groups in the new areas.

While the previous analysis has focused on the present conditions of neighborhoods, it is possible that mobility participants are moving to neighborhoods that are in the process of demographic change, a fact which could not be discovered by looking only at 1990 Census data. Therefore, in order to understand whether some of the suburban tracts are becoming poorer or more racially segregated, 1990 figures for poverty level and racial population were compared to the 1980 figures to track change over the last 10 years (see Appendix 3, p.1). Based on these comparisons, it does not appear that many of the suburban tracts experienced significant change during the past decade. Although the white population for the average tract dropped by 10.2% between 1980 and 1990, the poverty rate declined by 4%, from 7.3% to 7.0%. The only neighborhoods that are clearly changing are in New Britain, where four tracts have had poverty rates increase by over 10% since 1980. Three of these have lost more than 10% of their white population as well.

By looking at the geographic position of tracts where participants are moving, we find that sixteen tracts are located on the border with Hartford (see Figure 1). These tracts account for 36.2% of the families that moved. Of the sixteen tracts, ten, accounting for 20.4% of participants, have had drops in white population over 10% during the past decade. While these figures indicate that significant racial change has been occurring in a limited number of the neighborhoods, this change does not seem strongly correlated with increases in poverty rates. Only five of the sixteen tracts bordering Hartford have had increases in poverty rates of more than 10% since 1980, and even with the increases, none of them had a poverty rate over 8.5% in 1990 (see Figure 2). Besides showing little sign of significant growth in poverty in suburban neighborhoods where participants are moving, this data is encouraging for another reason: it apparently demonstrates the growth of non-poor integrated and minority suburbs around Hartford (see Figure 3). This cuts against the unfortunate stereotype that minority neighborhoods are poor neighborhoods.

Finally, the findings demonstrate not only that the Hartford program is succeeding in helping participants move to very different neighborhoods, but also distinguish it from the approach used in the Gautreaux and SMP programs. Through their fairly strict limits on minority population of destination neighborhoods, combined with more extensive counseling, both the other programs ended up placing participants in suburbs that had lower average minority populations (5% and 8% respectively, versus 19.3% for Hartford) and that tended to be farther from the city than in Hartford, areas that were more likely to be outside the range of dynamics affecting neighborhoods on the edge of the cities. Despite the lack of any significant increases in poverty over the last decade, it is difficult to tell whether the racial change that is occurring within a limited number of the census tracts surrounding Hartford will begin to erode the present differences between these tracts and participants' old neighborhoods. Whatever the case, it is clear that a voluntary program like Hartford's can promote change in neighborhood characteristics that, if not identical to those of Gautreaux or SMP, are still extremely significant.

FIGURE 1  
CENSUS TRACTS OF PROGRAM PARTICIPANTS

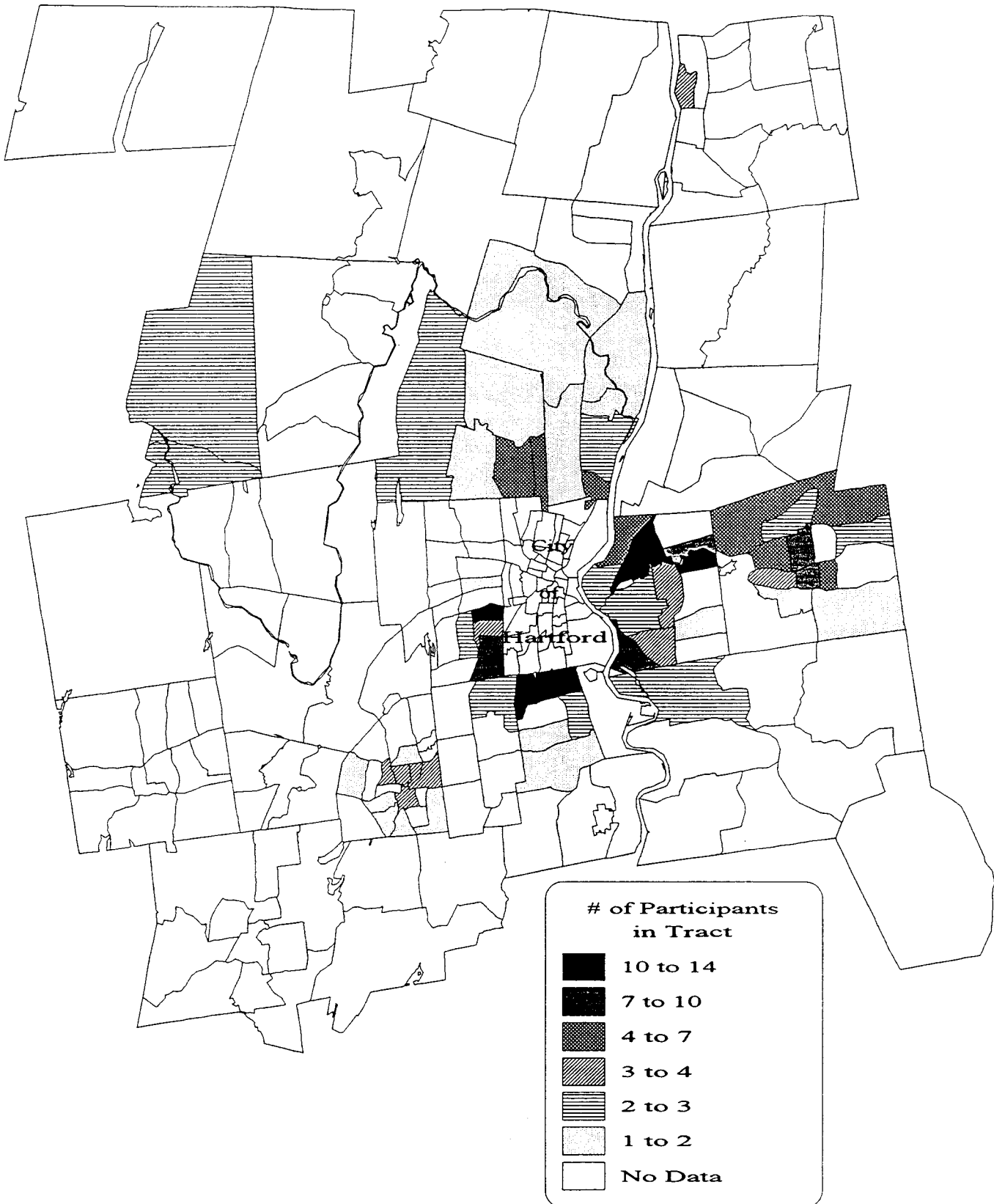


FIGURE 2  
POVERTY RATES IN PARTICIPANTS' CENSUS TRACTS

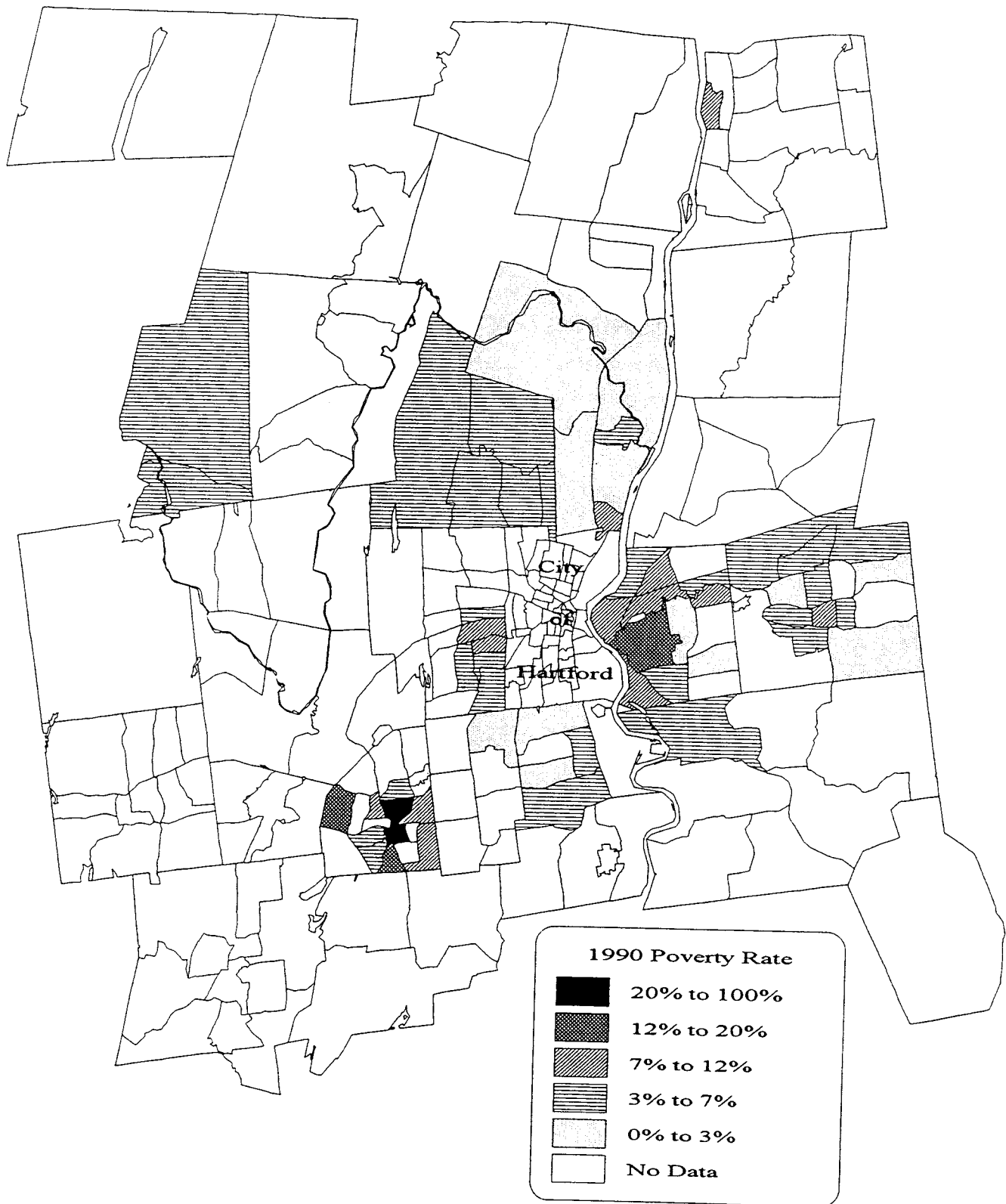
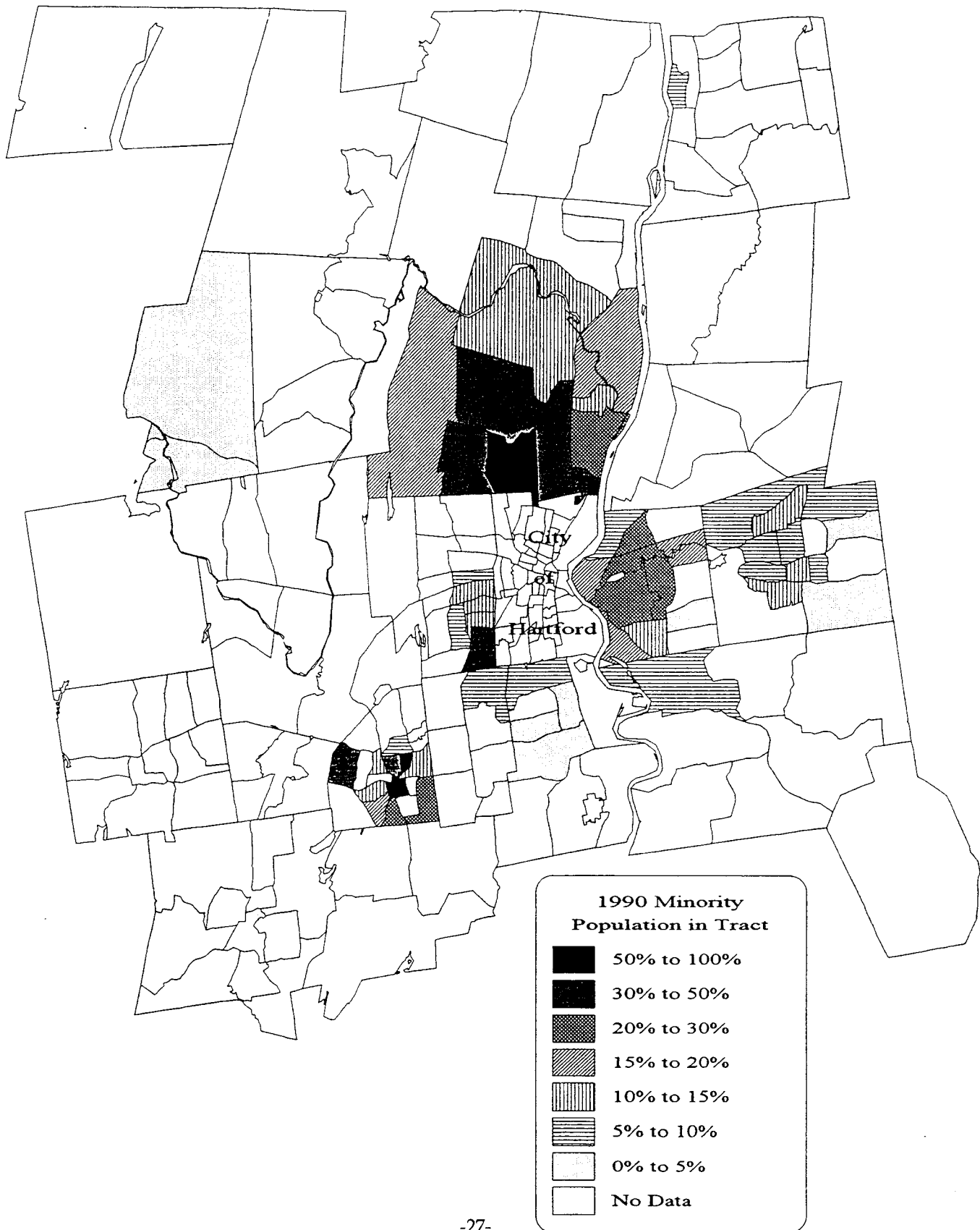


FIGURE 3  
MINORITY CONCENTRATION IN PARTICIPANTS' CENSUS TRACTS





### *Effects on Participants*

The second question laid out in the *Research Issues* section asks whether participants are able to take advantage of the opportunities offered by the new neighborhoods. Before discussing this issue directly, however, it is important to attempt a comparison between the city and suburban samples in order to determine whether the mobility program is "creaming" a more motivated or better equipped group relative to those Section 8 certificate-holders who remain in the city. This comparison will help to understand whether the two groups are sufficiently similar to suggest that observed differential experiences are significant indicators of the effect of the new neighborhoods on the participants, not simply an initial difference between the two groups. It will also help verify that the city census tract data for non-participants used above can be assumed to fairly represent the pre-move neighborhood characteristics of program participants.

Based on the limited demographic data available for Section 8 certificate-holders who participated in the program and those who remained in the city of Hartford, there is little to indicate that the mobility program is "creaming" a significantly non-representative group. Comparisons of the gender, race, family size and family type of the two groups show mostly slight differences. The most significant difference between the two populations is the lower level of participation of disabled and elderly certificate-holders in the mobility program compared to the certificate-holders who remained in the city. These two household types make up 21.3% of the non-participating group, but only 8.1% of the participants (see Table 3).

While this is a significant difference, there is little to suggest that it indicates a "creaming" of more advantaged certificate-holders. Intuitively, it makes sense that elderly households would have stronger attachments to city neighborhoods, and would therefore have less motivation to move away. Disabled households, however, may be facing barriers to moving through an increased difficulty in finding and visiting appropriate units outside the city, barriers that may need to be addressed through a counseling program. On the other hand, these groups may need services or access to transportation that are more readily available in the city.

By separating out the disabled and elderly households from the rest of the families who

TABLE 3  
COMPARISON OF MOBILITY PARTICIPANTS  
AND NON-PARTICIPANTS

	<u>Participants</u>	<u>Non-Participants</u>
Type of Household (population of each group as % of total sample population)		
Elderly	3.4%	9.9%
Disabled	4.7%	11.4%
Families	<u>91.8%</u>	<u>78.7%</u>
Total	100.0%	100.0%
Female Headed Families (% of households in each group headed by female)		
White <sup>1</sup>	92.9%	85.5%
Black <sup>1</sup>	98.2%	96.1%
Hispanic	98.8%	93.0%
Other <sup>1</sup>	75.0%	75.0%
Overall	97.7%	94.1%
Racial Composition of Families (population of each group as % of total sample population)		
White <sup>1</sup>	6.6%	4.1%
Black <sup>1</sup>	52.1%	47.4%
Hispanic	39.4%	48.3%
Other <sup>1</sup>	<u>1.9%</u>	<u>0.2%</u>
Total	100.0%	100.0%
Average Tenant Rent Payment	\$116	\$113
Average Housing Assistance Payment	\$563	\$498

Source: Imagineers, Inc.

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<sup>1</sup> Does not include Hispanics

use Section 8 certificates, it becomes easier to evaluate the differences between the rest of the families that make up the city and suburban populations. By controlling in this way for the different family types in each sample, other differences in the two groups become apparent. Of the non-disabled families that participated in the program, a higher percentage (97.7%) are female-headed households than in the comparable non-participating group (94.1%) (see Table 3). If anything this slight difference would tend to indicate that, of this family group, certificate-holders who participated in the program were actually less, not more, advantaged than the same group of non-participants, given that female-headed households on average have higher rates of poverty. The other difference that emerges is the lower level of Hispanic families (39.4%) relative to the city non-participant population (48.3%). In part because Hispanics have the highest poverty rates for any racial group in the city census tracts, this lower participation rate is worrisome. This difference in participation rates might be a reflection of "creaming" that indicates poorer families face greater barriers in taking advantage of the mobility program. It could also indicate the existence of language barriers that make it more difficult for Hispanics to locate and rent apartments outside the city. On the other hand, it may be a reflection of a lesser interest on the part of Hispanic families to move away from Hartford, a supposition that is supported by CREN's survey, which indicated that Hispanics were less interested in moving out of Hartford than other racial groups.<sup>16</sup>

In order to address concerns that the underrepresentation of disabled and Hispanic households within the population of program participants result from "creaming" more able certificate-holders, an attempt was made, given the limited information available, to compare the income of the overall participating and non-participating samples. The method of doing so, described above in the section on research design, involved the assumption that certificate-holders' apartments in the city have the same average utility payment as certificate-holders' apartments outside the city. Notwithstanding the limitations of this methodology, the result

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<sup>16</sup>McClain, Kim, and David Desiderate, Regional housing Mobility: A Survey of Need in Hartford, Hartford, Conn.: Citizens Research Education Network, May, 1992, p.6.

indicated that the average program participant's adjusted gross income was \$8,361, only \$47 greater than the figure of \$8,314 for non-participants, a difference of about one-half of one percent (see Table 3). If the assumption about average utility payments is not significantly off, this result seems to indicate that the group of certificate-holders that has moved utilizing the mobility program is not advantaged relative to those that have remained in the city. To gain a more reliable and robust response to the issue of whether the program is "creaming" a non-representative population, however, it would be necessary to conduct a significant survey which also addresses important issues such as employment and educational differences between the groups. It is also important to remember that the total population of Section 8 voucher- and certificate-holders probably already represent a more advantaged group than those living in Hartford Public Housing. Any further research on the "creaming" issue should therefore include a sample from this population.

Just as a truly reliable assessment of the demographic differences between participating and non-participating certificate-holders requires a substantial survey, so does any truly reliable attempt at understanding whether the lives of participating families were significantly affected by the major differences between their pre- and post-move neighborhoods that are documented above. The time and resources available for this study did not allow such a survey. However, the question of whether neighborhood differences translate into effects on participants lives is one of the most critical issues to be addressed in judging the success of any mobility program. Therefore any further research on the Hartford program should focus particularly on this issue. What evidence is available is limited to interviews with program participants and administrators, and therefore provides only anecdotal insights into the effects of the program.

Overall, the most significant effect on families of the move to new neighborhoods seems to be an increased sense of safety. All four participants that were interviewed mentioned this as one of the most important reasons they moved. While one of them said the best thing about her new neighborhood was the feeling of "calm" it gave her because of less fear of crime or other problems, others expressed a decreased sense of pressure on their children to get involved in

drugs. These results are consistent with Fischer's findings in Cincinnati. "Clearly," he states, "the most positive aspect of new surroundings from the viewpoint of the SMP heads of household is the feeling of safety and security."<sup>17</sup> And while an increased sense of safety was the most important reason the participants liked their new neighborhoods, others included that the new areas were cleaner and offered better recreational opportunities.

A perception of better educational opportunities was also an important factor that emerged in the interviews, with all four participants giving this as a reason they moved to and were happy with their areas. While it is difficult to judge whether there was an actual improvement in the education received by children of participating families, it is clear that participants and administrators perceived the schools as better and safer. These perceptions are supported by an extensive study of the school systems in Hartford and other districts which finds Hartford to have lower relative resources and performance.<sup>18</sup> And while there was some evidence of adjustment problems for children of movers to the new schools, based on a participant who said that one of her two children was receiving lower grades after being a sometime honor roll student at a city high school prior to moving, another participant felt the suburban schools paid greater attention to dealing with any problems her child might have. Any increased problems may have to do with difficulty adjusting to the move itself, or may be a reflection of higher standards in suburban schools. Once again, these findings are consistent with the research on both the Gautreaux and SMP programs.

Increased employment opportunities in the new neighborhoods, on the other hand, did not seem to be apparent to participants, nor did employment differences seem to be a major factor in the motivation for moving in the first place. Furthermore, while all of the participants interviewed had a work history within the last few years, none of them was presently employed, although two had gone back to school after losing previous jobs. Two of them even felt that in order to find a job, they would be much better off looking in the city rather than the suburbs.

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<sup>17</sup>Fischer, Paul B., Is Housing Mobility an Effective Anti-Poverty Strategy? An Examination of the Cincinnati Experience, Cincinnati, Ohio: The Stephen H. Wilder Foundation, 1991, p. 13.

<sup>18</sup>Natriello, Gary, A Descriptive Study of the Educational Resources of the Hartford Public Schools and Disparities With Other Districts, Hartford, CT, November 20, 1992.

Living in a more racially integrated neighborhood also seemed to be unimportant to the movers. None of the participants interviewed responded that integration played a role in moving. Overall, the impression left by the limited anecdotal evidence is that participants did not leave their city neighborhoods because of a lack of jobs or a desire for integration, but did so to escape a sense of fear associated with the city neighborhoods and schools, and to provide a more hopeful future for their children through improved education. Not surprisingly, it is with these two issues that the new neighborhoods have had the greatest perceived effects.

### *Barriers to Participation*

The third question discussed in the *Research Issues* section asks if there are any barriers blocking further participation in the mobility program. In trying to evaluate what barriers, if any, exist in Hartford, the lack of a major survey of participants and particularly non-participants once again limited the extent and significance of research. Interviews with program administrators and participants, however, did provide some insights into the experience of families trying to move. Research on other programs also provides direction based on experiences in other cities.

Perhaps the most consistent impression that emerged from the interviews with both administrators and participants is discrimination in the process of finding apartments. Nearly every participant and person who helped participants in locating units had stories of landlords refusing to rent to Section 8 certificate-holders on the basis of their Section 8 status or race.<sup>19</sup> While this is not an unexpected finding, it continues to be one of the most difficult barriers to overcome for low-income, minority, families attempting to find units in suburban areas.

Given this problem, however, and the experience of the Gautreaux program, finding apartments seems to have been less difficult than might have been expected. While Imagineers did offer some counseling, the nearly 300 families that moved in the first two and a half years in Hartford compares well with the 455 families that moved with more extensive help in the first three years of Gautreaux, especially considering the difference in size between the two cities.

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<sup>19</sup>Discrimination on the basis of source of income is illegal in Connecticut.

This showing may be due in large part to the very soft housing market throughout the entire Northeast since the mobility program began. In times when housing demand is low, landlords see Section 8 certificates and vouchers as guaranteed income, and are often able to charge higher rents than they would to non-subsidized tenants because the Fair Market Rent (FMR) levels set by HUD tend to lag changes in market rents. In fact, there have been claims that, because of this lag, Section 8 vouchers and certificates have driven market rents in certain areas beyond the reach of the unsubsidized poor. One of the interviewed participants voiced a concern that this was happening in Hartford due to the large number of vouchers and certificates in use there.

One of the most difficult problems experienced in the Gautreaux program was the severe shortage of larger units in the suburbs. This was also a concern in Hartford, and was mentioned in at least one interview with a program administrator as a difficulty for large families. In addition, the possibility was raised by one of the participants that larger families were forced to move into lower quality units. Despite this, however, demographic analysis shows that large families in fact make up a larger share of all families in the participating sample than in the non-participating sample (see Table 3). It should be noted, however, that until interviews can be conducted with both participants and non-participants, it is hard to accurately account for families that may have tried to move and could not because of a lack of available units, large or small, or who did move but were forced to accept lower quality units.

Two other types of barriers to participation that are hard to gauge without interviewing non-participants are lack of access to transportation and limited information about suburban housing opportunities. Minimal public transportation in the suburbs, combined with a lack of automobiles among subsidized families, has been a significant problem both in finding apartments and in getting around once in the suburbs in the Gautreaux and SMP programs. This, combined with results from the survey conducted by CREN which indicated that over two-thirds of those eligible to participate in the Hartford mobility program did not have a car available, suggests that transportation could be an important barrier to participation in Hartford. Although none of the participants reported transportation problems, most of them had bus lines near by,

and three of the four also had cars, with two of those three saying it would be difficult for them to get around without a car. Lack of knowledge about apartment vacancies and access to information about suburban towns has also been a problem in other cities where mobility has been tried. Often this type of information is passed through informal networks of friends and other contacts, further limiting the ability of families living in the central city to find out about vacancies in suburban areas. Although Imagineers provides apartment listings for certain suburban towns, two of the four interviewed participants said they thought finding their apartments was "difficult."

In order to address a number of the barriers discussed above, most mobility programs have included some form of counseling for program participants that helps them in locating and qualifying for apartments. This was the purpose behind the Hartford Foundation for Public Giving's grant of \$250,000 to the Housing Education and Resource Center (HERC) in February of 1992, which aimed to complement the limited counseling by Imagineers with the more extensive services discussed in the first part of this paper. The number of people who have used these services has been limited, however. As of January of 1993, only about one-hundred had received counseling from HERC, and of those only about twenty had moved. Because of the small size of this group, no attempt was made to compare it to those who moved without HERC counseling in order to isolate the benefits of the counseling. Some conclusions can be drawn, however, from the interviews that were conducted.

While it is possible that those who have attempted or been able to find apartments outside the city did not need any of the assistance provided by HERC, it seems likely that the counseling could be helping more families. One significant issue seems to be the fact that HERC's counseling services are provided by a group separate from the administrator of the program. In Chicago, a single fair housing group provided both the administration of the certificates and the counseling, which meant that all program participants received the counseling. In Hartford, on the other hand, Imagineers is responsible for all administrative work with voucher- and certificate-holders, including apartment inspections, record keeping, and



recertification, while HERC, located in a different part of the city, provides the more extensive counseling services. This separation of responsibilities may be the reason that only one of the four interviewed participants had received any counseling from HERC. Two of the three who did not receive HERC counseling claimed they had not been aware of it at the time they moved, with one of them only learning of HERC when a counselor from the office called to see if they could be of any assistance approximately seven months after the participant's move.

The services provided by HERC are also less extensive than those offered by the Leadership Council for Metropolitan Open Communities who administered the Gautreaux program. Whereas in Gautreaux, counselors requested income verification and references from participants, visited them in their homes to check on housekeeping habits, and accompanied families on visits to prospective apartments, HERC has placed greater emphasis on "self-sufficiency," preferring to let Hartford participants have a more independent role in the mobility process. The Leadership Council also contacted landlords to see if they would be willing to participate in the program. Using these contacts, they assembled a listing of apartments and were able to offer specific units to many participants. While HERC publishes a list of apartment buildings in the Hartford Region, it does not maintain a list of current vacancies in order to be able to offer specific units to participants.

The final set of barriers to program participation that should be mentioned does not directly affect participating families, but instead has to do with administrative and political issues that threaten the success of the program. When the mobility program was first being implemented in Hartford, there were some fears that there might be administrative difficulties or resistance from suburban towns and their Public Housing Authorities to allowing low-income families from Hartford to move into their jurisdictions, particularly if, as in the mobility program, the suburban PHA's had no control over the program. Despite some initial tension, however, this resistance has been limited. In fact, only the West Hartford Housing Authority (WHHA) has insisted on taking responsibility for the vouchers and certificates of movers from Hartford through portability. According to Mary Lou Crane, director of the WHHA, this is in order to

have access to the administrative fee, and to be able to keep track of information such as landlords in West Hartford who are willing to rent to Section 8 voucher- and certificate-holders. Furthermore, Imagineers and the WHHA seem to have experienced no administrative difficulties while cooperating quite closely on over 40 families who have moved from Hartford to West Hartford through portability and swaps. The only administrative difficulties experienced by Imagineers have been in trying to implement portability with distant housing authorities, such as New York and Puerto Rico.

While suburban resistance seems to have been negligible, there have been signs of political resistance from within the city itself. There are a number of reasons for this. The first is the loss of revenue to city landlords from the moves of mobility participants to the suburbs. Considering the combined total of tenant and subsidy payments, the nearly three hundred mobility, portability, and swapped families represent over \$200,000 a month in rent. While this amount is obviously not very large in relation to the total housing market within the city, the symbolic importance of the issue is clear from its mention by critics in a number of articles on the mobility program. Furthermore, low-income minority residents are part of an important power base for many city politicians. Any loss of this constituency, no matter how small, can represent a perceived threat to established political power. This would seem to be supported by the resistance a number of city politicians have expressed towards the mobility program. The final, and perhaps most important, reason for resistance is a symbolic message many see in the mobility program. For these critics, encouraging minority city residents to move out to predominantly white suburbs not only suggests that minority neighborhoods are not viable, but also implies that the suburbs are preferable to the city as a place to live. Despite her support for the program, Carrie Saxon Perry, the mayor of Hartford, was quoted in an article about mobility as saying, "We have to burst the myth of Shangri-La in the suburbs. I don't hear anyone talking about the downside of living in the suburbs. I hate the whole thing. It's like we [the city] have nothing to offer. That's the diabolical thing."<sup>20</sup>

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<sup>20</sup>"Value of Integration Questioned as Poor Gain Mobility," The Hartford Courant, March 22, 1992, p. A1.

## Implications

### *For Hartford*

For the future of the Hartford program, there seem to be a number of lessons that can be drawn from the research presented here. First, it is abundantly clear that the neighborhoods mobility and portability participants are moving to are different from those they are leaving. Furthermore, based on the limited evidence from interviews with program administrators and four participants, these neighborhood differences do seem to have a positive effect on the lives of families that move in, particularly in terms of their sense of security and perceptions of school quality. Contrary to the expectations of many, however, change in employment status does not seem to be a significant benefit of the program. And while it is limited, what evidence is available suggests that the program is not helping only those voucher- and certificate-holders that are most advantaged.

The program also appears to be offering these benefits at a low cost. Aside from the implications of transfer of income from city to suburban landlords, the only additional costs from the mobility and portability programs seem to be an average subsidy payment that is \$65 higher per month for suburban families than city families, and whatever additional administrative work is involved in publicizing the program and in administering the certificates of participating families (see Table 3). For families that have received counseling from HERC, the added cost is less than \$1,000 per family assuming the \$250,000 grant helps counsel 300 families over three years.

Other important lessons relate to how the program might be adapted to reduce barriers that keep interested families from participating. Certainly any action that will help reduce economic and racial discrimination by landlords will make it easier to rent suburban apartments. One way to do this might be for HERC counselors or representatives of fair housing groups to accompany families on visits to vacant apartments. An effort by HERC to contact landlords directly in order to assemble and maintain a list of vacant units available for the program would also help identify landlords practicing discrimination and reduce families' difficulties in finding

units. Additionally, any effort that can be made to increase the number of voucher- and certificate-holders who are aware of and participate in counseling sessions would most likely help more families who wish to move do so. Apart from the voluntary nature of the counseling, the division of counseling and administrative duties for the program between HERC and Imagineers is obviously a barrier to greater participation in the counseling sessions, and anything that can be done to bridge this gap should be a positive step. While the steps outlined above are significant at the present time, they will become much more significant when the rental housing market becomes more competitive in the future. As landlords lose the incentives to accept Section 8 tenants that are created by depressed housing markets, the danger that low-income and minority families will be shut out of suburban housing opportunities will increase substantially.

The final lesson for Hartford is that a number of key questions remain only partially answered. The evidence is clear that participants' new neighborhoods are significantly different from their previous environments. However, more research is needed to know more conclusively that these new neighborhoods are changing participants' lives for the better, and that the program is not helping only the most able subsidized families in Hartford. It is critical that a major survey be conducted that would shed light on these issues through both participants' impressions and more objective measures such as employment changes and educational attainment. The survey should not only compare the experiences of Section 8 voucher- and certificate-holders who did and did not participate, but should also include a group of Hartford Public Housing residents in order to understand how they differ, if at all, from the overall Section 8 population.

While research on mobility programs in general offers important insights into the interplay of poverty and spatial inequalities, further research is especially important because Hartford presents a particularly valuable case study. Unlike other mobility programs, most Hartford participants have moved with more limited counseling than in cases such as Gautreaux or SMP. Thus, it presents the possibility that mobility and portability can be beneficial even without significant additional resources being devoted to the program. In addition, because the

HERC counseling was instituted after the program began, Hartford offers an excellent opportunity to study the effects of counseling on participant outcomes through a comparison of HERC counseling clients with a control group of movers and non-movers who did not participate in HERC counseling.

#### *For Housing Policy*

What lessons does the research in this paper offer for the prospect of housing mobility as a method of fighting poverty and spatial inequality? Seen in the context of previous research on the Gautreaux and SMP programs, the Hartford alternative seems to offer continued hope, especially because it suggests that even a low-cost mobility strategy with limited counseling can offer benefits. In this light, the decision of Congress to make portability a required option for Section 8 voucher- and certificate-holders makes a great deal of sense.

While this paper's findings on the Hartford program seem promising, however, a number of policy issues must be considered in addition to the research questions investigated above. Housing mobility does not appear to be an immediate solution to poverty for the parents of families that move. The Hartford experience, combined with the somewhat ambiguous results of the Gautreaux and SMP studies on the issue of employment, suggests that mobility alone will not lift participants out of poverty and remove the need for the housing subsidies in the first place, at least in the short run. Even considering the positive results found by Rosenbaum for those who moved to the suburbs of Chicago with the Gautreaux program, we still find over 35% of them unemployed an average of five years after their moves. If we expect single mothers with children to be earning enough to escape poverty, it seems likely that issues such as child care and job training which this paper does not address must be considered along with remedies for spatial inequalities.

Another concern is that even if mobility was able to lift all participating families out of poverty, it might not be enough to help even a majority of poor households. The reason is that mobility, by its nature, may be successful because it is small. In the first place, the market-

oriented nature of the program could limit participation. Especially in competitive housing markets, large numbers of Section 8 voucher- and certificate-holders might not be able to find units that landlords are willing to rent to them. Any attempt to help a majority of the poor in a central city could run into a shortage of vacant affordable units in the suburbs. A second potential limitation on the scale of the program is the possibility of increased suburban resistance to the program. Part of the reason mobility works is that, by allowing small numbers of poor families access to units within private buildings, there is little of the resistance that is usually met by attempts to build low-income housing in the suburbs. Often other tenants within the building do not know that the family receives a housing subsidy. A significant influx of these families might be more apparent to local residents and could therefore meet more significant resistance.

Just as a large scale mobility program might awaken political resistance in the suburbs, it could also do the same in the cities themselves. All of the issues which have brought scrutiny from Hartford politicians would be magnified were mobility to move a majority of a city's poor out to surrounding towns. Ironically, should mobility expand to meet the needs of most of the poor, the program could end up a victim of its own success. This possibility demands research into the long-term success of mobility programs, particularly as the scale of participation increases.

A final policy concern is the possibility that many families may prefer to remain in the city. It is clear that opening the suburbs to inner city households expands their range of housing choices, which is a positive step. All poor households, however, will not choose to move to the suburbs, as was the case especially with the elderly and disabled in Hartford. Lack of access to transportation, separation from friends, family, and community institutions, and attraction to the social and cultural opportunities offered by cities may keep many families from choosing to leave. We must also be concerned about the possibility that mobility can not help some of the most disadvantaged groups, including a portion of the population living in Public Housing. Housing policy should be able to offer the choice of suburban neighborhoods, but hopefully this

will not be the only option for families, no matter what their race or income, who want to escape the problems of many urban centers.

Based on the Hartford experience, housing mobility represents a hopeful policy for overcoming the spatial inequalities that affect the lives of many inner city residents. This does not imply, however, that we should choose "people-oriented" strategies at the expense of ignoring "place-oriented" policies. Mobility helps overcome spatial inequalities for those who both choose to and are able to participate in the program. Mobility can not, however, remove all remaining spatial inequalities for those families who either prefer to remain in the city or are unable to move to the suburbs.

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APPENDIX 1  
NEIGHBORHOOD POVERTY ANALYSIS

Mobility & Portability Certificates # of Units	Census Tract	Including Hispanics				
		% in Poverty	% White	% Black	% Other	% Hispanic
1 New Britain	4154	9.2%	10.8%	0.0%	2.5%	6.1%
1 New Britain	4156	17.2%	13.5%	34.4%	54.8%	59.3%
1 New Britain	4157	6.5%	5.6%	42.9%	0.0%	15.3%
1 New Britain	4158	5.0%	5.4%	0.0%	0.0%	0.0%
3 New Britain	4160	10.7%	8.4%	0.0%	48.8%	44.5%
3 New Britain	4161	24.5%	15.1%	16.3%	51.1%	51.3%
3 New Britain	4162	29.5%	20.8%	13.5%	51.7%	55.2%
3 New Britain	4163	8.7%	7.1%	24.4%	19.0%	11.5%
1 New Britain	4165	13.8%	10.8%	18.6%	24.1%	41.2%
1 New Britain	4168	4.4%	4.2%	0.0%	15.9%	13.7%
3 New Britain	4171	24.3%	16.4%	21.9%	46.0%	42.7%
2 Collinsville	4641	3.9%	3.7%	10.3%	27.5%	31.8%
4 Bloomfield	4711	4.4%	2.8%	4.8%	12.7%	7.8%
4 Bloomfield	4712	5.5%	0.7%	6.0%	20.1%	0.0%
1 Bloomfield	4713	3.6%	5.1%	0.5%	0.0%	0.0%
2 Bloomfield	4714	3.3%	2.9%	5.5%	0.0%	0.0%
1 Bloomfield	4715	4.5%	5.2%	3.3%	10.4%	9.7%
1 Windsor	4731	1.4%	1.6%	0.6%	3.3%	0.0%
1 Windsor	4734	5.9%	5.8%	6.4%	7.4%	#DIV/0!
1 Windsor	4735	1.8%	1.8%	0.0%	3.2%	0.0%
1 Windsor	4736	1.8%	1.3%	5.5%	1.7%	0.0%
2 Windsor	4737	1.2%	1.2%	1.3%	0.0%	0.0%
4 Windsor	4738	10.0%	10.1%	3.3%	43.4%	47.3%
3 Enfield	4806	10.0%	10.0%	0.0%	11.7%	10.8%
2 Wethersfield	4922	4.7%	4.5%	100.0%	#DIV/0!	#DIV/0!
10 Wethersfield	4923	2.0%	1.8%	11.6%	0.0%	0.0%
1 Wethersfield	4925	1.2%	1.2%	#DIV/0!	0.0%	0.0%
1 Wethersfield	4926	3.4%	3.2%	50.0%	0.0%	0.0%
2 Newington	4945	1.4%	1.4%	0.0%	0.0%	0.0%
7 West Hartford	4961	4.7%	1.8%	16.8%	8.2%	0.0%
2 West Hartford	4963	6.3%	6.2%	0.0%	10.8%	34.9%
10 West Hartford	4967	8.5%	7.9%	10.9%	18.6%	0.0%
3 West Hartford	4968	3.8%	4.0%	10.2%	0.0%	0.0%
14 West Hartford	4969	8.4%	8.0%	7.7%	14.9%	18.8%
1 West Hartford	4971	5.7%	5.5%	28.0%	5.3%	26.8%
6 East Hartford	5101	3.8%	4.1%	0.0%	0.0%	0.0%
2 East Hartford	5102	7.1%	6.1%	25.4%	0.0%	6.3%
11 East Hartford	5103	9.3%	6.6%	13.0%	32.0%	19.0%
13 East Hartford	5104	8.6%	5.5%	18.8%	24.0%	20.2%
3 East Hartford	5105	2.2%	1.8%	3.7%	3.0%	11.3%
2 East Hartford	5106	13.0%	13.4%	11.3%	11.2%	7.8%
3 East Hartford	5107	4.5%	2.8%	30.3%	0.0%	0.0%
9 East Hartford	5108	7.1%	4.3%	33.6%	15.9%	12.7%
1 East Hartford	5110	0.7%	0.4%	14.5%	0.0%	0.0%
10 East Hartford	5112	7.2%	7.4%	10.4%	0.0%	13.7%
9 East Hartford	5113	3.9%	3.8%	7.8%	0.0%	0.0%
4 Manchester	5141	3.1%	3.3%	0.0%	0.0%	0.0%
2 Manchester	5142	5.3%	4.6%	13.6%	0.0%	0.0%
9 Manchester	5144	4.3%	4.4%	3.1%	0.0%	6.1%
6 Manchester	5145	1.7%	1.4%	4.8%	5.9%	0.0%
3 Manchester	5146	6.4%	5.8%	17.6%	7.3%	50.5%
8 Manchester	5147	8.6%	8.9%	3.2%	10.6%	30.7%
5 Manchester	5148	6.1%	5.2%	25.2%	0.0%	21.3%
2 Manchester	5149	1.7%	1.2%	100.0%	0.0%	0.0%
1 Manchester	5151	3.4%	3.7%	0.0%	2.7%	0.0%
1 Manchester	5152	2.2%	2.2%	0.0%	0.0%	0.0%
2 Glastonbury	5203	5.0%	4.4%	43.3%	10.9%	15.3%
5 Vernon	5302	12.5%	11.7%	45.1%	0.0%	18.4%
1 Vernon	5303	3.0%	3.0%	2.1%	5.4%	4.1%
1 Vernon	5304	3.7%	3.3%	0.0%	27.0%	25.3%
1 Middletown	5419	9.3%	5.0%	37.7%	19.6%	50.0%

Total Weighted Averages for Suburban Census Tracts

Mobility & Portability Certificates # of Units	# of Census Tracts	Including Hispanics				
		% in Poverty	% White	% Black	% Other	% Hispanic
221	61	7.0%	5.8%	14.0%	12.3%	13.7%

APPENDIX 1  
NEIGHBORHOOD POVERTY ANALYSIS

City of Hartford Certificates # of Units	Census Tract	Including Hispanics				
		% in Poverty	% White	% Black	% Other	% Hispanic
100 Hartford	5001	24.6%	19.1%	20.6%	32.2%	31.9%
52 Hartford	5002	25.6%	16.8%	24.6%	37.9%	35.9%
87 Hartford	5003	38.6%	18.8%	33.3%	48.3%	48.1%
21 Hartford	5004	53.7%	26.8%	55.8%	61.1%	59.7%
22 Hartford	5005	34.4%	32.7%	36.4%	35.2%	40.0%
10 Hartford	5006	0.0%	0.0%	#DIV/0!	#DIV/0!	#DIV/0!
1 Hartford	5007	0.0%	0.0%	0.0%	0.0%	0.0%
23 Hartford	5009	73.6%	100.0%	66.1%	77.3%	77.6%
29 Hartford	5010	69.5%	47.4%	68.6%	79.4%	88.2%
19 Hartford	5011	19.0%	12.9%	18.8%	100.0%	21.4%
57 Hartford	5012	36.2%	100.0%	31.7%	100.0%	79.9%
32 Hartford	5013	50.9%	24.8%	53.5%	49.1%	59.4%
91 Hartford	5014	35.9%	65.2%	31.8%	65.0%	70.8%
106 Hartford	5015	27.5%	0.0%	27.2%	49.1%	44.9%
5 Hartford	5016	64.1%	56.6%	100.0%	#DIV/0!	56.6%
32 Hartford	5017	38.0%	11.6%	31.2%	48.7%	48.5%
57 Hartford	5018	51.8%	66.4%	42.7%	62.7%	61.7%
10 Hartford	5019	56.7%	22.2%	86.4%	93.5%	80.9%
9 Hartford	5020	16.3%	3.7%	0.0%	48.7%	38.4%
3 Hartford	5021	21.1%	21.0%	26.9%	0.0%	65.6%
5 Hartford	5022	12.6%	9.2%	23.7%	0.0%	0.0%
36 Hartford	5023	6.4%	6.2%	0.0%	13.8%	5.7%
61 Hartford	5024	15.0%	10.3%	44.0%	31.0%	29.5%
27 Hartford	5025	3.0%	3.1%	0.0%	5.1%	3.5%
43 Hartford	5026	6.6%	4.5%	0.0%	33.2%	21.2%
93 Hartford	5027	28.8%	22.4%	14.4%	48.8%	47.0%
101 Hartford	5028	50.7%	41.3%	16.2%	60.9%	61.9%
67 Hartford	5029	39.3%	33.8%	4.4%	47.6%	53.4%
78 Hartford	5030	42.5%	32.4%	27.5%	57.5%	56.2%
136 Hartford	5031	24.9%	15.6%	31.8%	33.6%	36.3%
2 Hartford	5032	28.4%	0.0%	61.8%	#DIV/0!	0.0%
48 Hartford	5033	24.7%	25.0%	18.9%	57.5%	43.0%
92 Hartford	5034	24.2%	12.2%	20.4%	46.7%	47.2%
58 Hartford	5035	32.1%	0.0%	21.1%	72.6%	68.7%
7 Hartford	5036	20.3%	14.7%	23.1%	65.2%	25.7%
70 Hartford	5037	20.5%	41.6%	18.5%	37.2%	35.7%
5 Hartford	5038	17.9%	10.0%	17.5%	30.8%	20.0%
60 Hartford	5039	8.9%	2.8%	9.3%	0.0%	0.0%
23 Hartford	5040	4.7%	35.9%	4.1%	0.0%	39.4%
30 Hartford	5041	17.5%	19.8%	11.6%	13.8%	17.8%
93 Hartford	5042	16.0%	12.7%	10.4%	42.2%	41.8%
64 Hartford	5043	30.6%	27.2%	44.0%	32.3%	37.1%
49 Hartford	5044	10.1%	9.3%	4.3%	26.2%	26.5%
49 Hartford	5045	13.3%	11.7%	6.6%	21.6%	23.7%
3 Hartford	5046	52.7%	54.8%	37.8%	64.0%	60.2%
9 Hartford	5047	10.8%	10.7%	0.0%	14.9%	29.3%
5 Hartford	5048	3.4%	3.0%	0.0%	15.7%	5.7%
53 Hartford	5049	22.2%	20.5%	27.5%	21.1%	29.7%

**Total Weighted Averages for City Census Tracts**

City of Hartford Certificates # of Units	# of Census Tracts	Including Hispanics				
		% in Poverty	% White	% Black	% Other	% Hispanic
2133	48	28.7%	25.1%	24.2%	44.4%	43.5%

APPENDIX 1  
NEIGHBORHOOD POVERTY ANALYSIS

Total Weighted Averages for Suburban Towns

Mobility & Portability Certificates # of Units		# of Census Tracts	% in Poverty	Including Hispanics			% Hispanic
				% White	% Black	% Other	
21	New Britain	11	16.6%	12.1%	15.4%	35.6%	35.8%
2	Collinsville	1	3.9%	3.7%	10.3%	27.5%	31.8%
12	Bloomfield	5	4.5%	2.5%	4.8%	11.8%	3.4%
10	Windsor	6	5.3%	5.3%	2.8%	18.9%	#DIV/O!
3	Enfield	1	10.0%	10.0%	0.0%	11.7%	10.8%
14	Wethersfield	4	2.4%	2.3%	#DIV/O!	#DIV/O!	#DIV/O!
2	Newington	1	1.4%	1.4%	0.0%	0.0%	0.0%
37	West Hartford	6	7.2%	6.3%	10.6%	12.9%	9.7%
69	East Hartford	11	6.8%	5.3%	15.3%	12.2%	11.4%
41	Manchester	10	4.8%	4.7%	11.9%	3.5%	13.6%
2	Glastonbury	1	5.0%	4.4%	43.3%	10.9%	15.3%
7	Vernon	3	9.9%	9.2%	32.5%	4.6%	17.3%
1	Middletown	1	9.3%	5.0%	37.7%	19.6%	50.0%

Total Weighted Averages for Suburban Census Tracts

Mobility & Portability Certificates # of Units		# of Census Tracts	% in Poverty	Including Hispanics			% Hispanic
				% White	% Black	% Other	
221	Suburbs	61	7.0%	5.8%	#DIV/O!	#DIV/O!	#DIV/O!

# of Certificates # of Units	% Black Non-Hisp	% White Non-Hisp	% Other Non-Hisp	Total	Including Hispanics																					
					White				Black				Hispanic				Hispanic									
					Persons/ Family	Married With Children	Male Ind With Children	Female Ind With Children	Total Househol Children	Persons/ Family	Married With Children	Male Ind With Children	Female Ind With Children	Total Househol Children	Persons/ Family	Married With Children	Male Ind With Children	Female Ind With Children	Total Househol Children							
221	80.7%	9.6%	7.0%	100.0%	2.97	17.4%	1.3%	5.3%	24.6%	48.5%	100.0%	23.2%	3.6%	24.6%	48.5%	100.0%	40.0%	3.2%	13.4%	43.4%	100.0%	31.7%	3.7%	17.4%	47.2%	100.0%

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City of	# of Census Tracts	% White Non-Hisp	% Black Non-Hisp	% Other Non-Hisp	Including Hispanics												Total	% Non-Hisp	% Hispanic	Total	Household Children	Household Children	Household Children			
					White			Black			Other			Hispanic												
					Persons/ Family	Married With Children	Male/Hd With Children	White Total	White Household Children	Black Married With Children	Black Male/Hd With Children	Black Female With Children	Black Total	Other Married With Children	Other Male/Hd With Children	Other Female With Children								Other Total	Hispanic Married With Children	Hispanic Male/Hd With Children
Watford	48	26.3%	38.1%	33.5%	100.0%	3.25	9.7%	2.0%	16.5%	71.8%	100.0%	13.1%	3.2%	26.9%	56.8%	100.0%	19.6%	4.4%	34.7%	42.3%	100.0%	17.9%	4.4%	35.2%	42.5%	100.0%

Total Weighted Averages for Suburban Towns

Mobility & Portability Certificates	# of Units	Including Hispanics										Including Hispanics										
		White					Black					White					Black					
		Married With Children	Male With Children	Female With Children	Household Total	Other Household Total	Married With Children	Male With Children	Female With Children	Household Total	Other Household Total	Married With Children	Male With Children	Female With Children	Household Total	Other Household Total						
21 New Britain	1	3.02	13.7%	1.4%	77.7%	100.0%	18.0%	2.6%	21.4%	58.0%	100.0%	24.3%	0.0%	29.7%	41.7%	100.0%	21.6%	3.8%	30.2%	44.4%	100.0%	
2 Collinsville	1	8.02	28.6%	0.9%	4.0%	66.4%	33.3%	0.0%	8.3%	58.3%	100.0%	45.0%	0.0%	0.0%	55.0%	100.0%	40.0%	0.0%	0.0%	60.0%	100.0%	
12 Bloomfield	5	8.13	15.4%	0.6%	2.1%	80.9%	32.4%	2.3%	13.2%	52.1%	100.0%	37.3%	1.3%	8.1%	53.3%	100.0%	44.0%	2.1%	12.8%	41.1%	100.0%	
10 Windsor	3	3.15	22.6%	1.0%	5.4%	71.1%	34.6%	2.1%	14.3%	48.8%	100.0%	51.3%	6.4%	10.3%	32.0%	100.0%	42.6%	4.9%	12.1%	40.4%	100.0%	
3 Enfield	1	3.08	17.8%	2.1%	11.9%	68.2%	100.0%	22.0%	2.4%	23.3%	46.3%	100.0%	36.6%	0.0%	19.5%	43.9%	100.0%	23.0%	9.8%	23.0%	40.4%	100.0%
14 Wethersfield	4	2.86	17.3%	0.7%	3.9%	78.0%	100.0%	28.9%	5.1%	20.4%	46.2%	100.0%	55.2%	0.0%	16.2%	39.8%	100.0%	24.9%	0.4%	18.0%	56.7%	100.0%
2 Newington	1	2.98	22.2%	0.9%	3.9%	73.1%	100.0%	35.7%	0.0%	14.3%	50.0%	100.0%	40.1%	3.2%	10.4%	46.3%	100.0%	25.9%	0.0%	7.4%	66.7%	100.0%
69 West Hartford	11	2.91	15.2%	1.0%	4.4%	79.4%	100.0%	16.9%	4.0%	26.2%	53.0%	100.0%	43.1%	3.2%	10.4%	46.3%	100.0%	25.9%	0.4%	7.4%	66.7%	100.0%
41 Manchester	10	2.96	16.8%	1.6%	6.3%	75.3%	100.0%	18.9%	4.0%	26.2%	53.0%	100.0%	43.1%	3.6%	12.1%	41.2%	100.0%	36.0%	5.5%	14.2%	44.3%	100.0%
2 Gastonbury	1	2.95	20.1%	1.4%	6.3%	72.2%	100.0%	22.5%	3.9%	30.8%	42.8%	100.0%	40.9%	1.4%	11.8%	43.9%	100.0%	29.6%	1.2%	20.1%	49.1%	100.0%
7 Vernon	3	2.88	16.6%	0.7%	6.7%	76.0%	100.0%	18.6%	2.3%	44.2%	34.9%	100.0%	48.2%	2.4%	13.3%	34.1%	100.0%	37.1%	1.1%	20.2%	41.6%	100.0%
1 Middletown	1	2.97	19.3%	1.6%	9.9%	69.2%	100.0%	21.1%	6.3%	25.1%	47.5%	100.0%	35.5%	4.1%	11.9%	48.4%	100.0%	23.8%	4.8%	19.4%	52.0%	100.0%
Total Weighted Averages for Suburban Census Tracts		3.01	27.0%	0.7%	6.1%	66.2%	100.0%	21.2%	0.0%	53.3%	25.5%	100.0%	34.3%	2.9%	31.4%	31.4%	100.0%	26.7%	0.0%	43.3%	30.0%	100.0%
Mobility & Portability Certificates	# of Units	Including Hispanics										Including Hispanics										
221 Suburbs	61	White					Black					White					Black					
		Married With Children	Male With Children	Female With Children	Household Total	Other Household Total	Married With Children	Male With Children	Female With Children	Household Total	Other Household Total	Married With Children	Male With Children	Female With Children	Household Total	Other Household Total						
221 Suburbs	61	2.97	17.4%	1.3%	5.9%	75.5%	100.0%	23.2%	3.6%	24.6%	48.5%	100.0%	40.0%	3.2%	13.4%	43.4%	100.0%	31.7%	3.7%	17.4%	47.2%	100.0%

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City of Hartford Certificates # of Units	Census Tract	Occupied Units	Occupied Owner	Vacant For rent	Vacant For sale	Boarded-up Units	White		Black		Hispanic		Other		Occupied		Owner Renter	Lower Quartile Rent	Median Rent	Upper Quartile		Including Whites		Hispanics		Average Contract Rent	Average Contract Rent	Hispanic Average Contract Rent																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
							Non-Hispanic		Non-Hispanic		Non-Hispanic		Non-Hispanic		Non-Hispanic					Non-Hispanic		Non-Hispanic		Non-Hispanic					Non-Hispanic		Non-Hispanic		Non-Hispanic																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																										
							Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter				Owner	Renter	Owner	Renter	Owner	Renter				Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
5001	100 Hartford	89.8%	15.6%	84.4%	10.2%	1.8%	0.1%	21.9%	78.1%	12.9%	87.1%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%	10.0%	90.0%	9.0%



Mobility & Portability Certificates # of Units	# of Census Tracts	# of Occupied Owner	Occupied Renter	Occupied Units	Vacant For rent	Vacant For sale	Boarded-up Units	White				Black				Hispanic				Other				Owner				Renter				Upper				Including				Hispanics																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																															
								Non-Hisp		Hisp		Non-Hisp		Hisp		Non-Hisp		Hisp		Non-Hisp		Hisp		Non-Hisp		Hisp		Non-Hisp		Hisp		Non-Hisp		Hisp		Non-Hisp		Hisp		Non-Hisp		Hisp																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													
								Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																												
21 New Britain	11	91.0%	30.6%	69.4%	9.0%	6.1%	0.4%	0.2%	35.3%	64.7%	16.7%	83.3%	14.7%	85.3%	21.0%	79.0%	5.3%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.0%	6.7%	2.9%	4.0%	4.9%	3.9%	4.2%	2.

Tract # of Units	1990 Census Data - Population by Race				1980-1990 Change in Population				1980-1990 Change in Poverty Rate					
	Census Tract	% White	% Black	% Other	% White	% Black	% Other	% Total	Census Tract	% White	% Black	% Other		
		Non-Hisp	Non-Hisp	Non-Hisp	Non-Hisp	Non-Hisp	Non-Hisp	Non-Hisp	Non-Hisp	Non-Hisp	Non-Hisp	Non-Hisp		
1 New Britain	4154	88.6%	4.7%	5.3%	1.4%	100.0%	79.6%	9.2%	1.9%	100.0%	103.1%	83.1%	45.3%	3.7%
1 New Britain	4156	90.3%	3.1%	5.3%	1.3%	100.0%	78.5%	6.0%	1.4%	100.0%	103.1%	83.1%	45.3%	3.7%
1 New Britain	4157	92.6%	1.1%	5.4%	0.9%	100.0%	83.6%	2.7%	1.1%	100.0%	103.1%	83.1%	45.3%	3.7%
1 New Britain	4158	94.2%	1.4%	3.0%	0.8%	100.0%	89.8%	3.2%	1.1%	100.0%	103.1%	83.1%	45.3%	3.7%
3 New Britain	4160	95.2%	0.6%	3.6%	0.5%	100.0%	86.3%	2.6%	1.1%	100.0%	103.1%	83.1%	45.3%	3.7%
3 New Britain	4161	78.0%	4.3%	16.1%	1.6%	100.0%	86.3%	2.6%	1.1%	100.0%	103.1%	83.1%	45.3%	3.7%
3 New Britain	4162	60.5%	12.7%	25.0%	3.4%	100.0%	38.7%	6.4%	4.5%	100.0%	103.1%	83.1%	45.3%	3.7%
1 New Britain	4163	91.1%	4.8%	3.4%	0.7%	100.0%	86.1%	5.8%	1.4%	100.0%	103.1%	83.1%	45.3%	3.7%
1 New Britain	4164	64.0%	15.8%	18.8%	1.4%	100.0%	56.8%	11.3%	7.2%	100.0%	103.1%	83.1%	45.3%	3.7%
2 Collingsville	4166	95.8%	1.9%	1.3%	1.1%	100.0%	90.6%	3.6%	2.8%	100.0%	103.1%	83.1%	45.3%	3.7%
4 Bloomfield	4641	98.3%	0.3%	0.6%	0.8%	100.0%	97.5%	0.6%	1.1%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Bloomfield	4711	98.3%	0.3%	0.6%	0.8%	100.0%	97.5%	0.6%	1.1%	100.0%	103.1%	83.1%	45.3%	3.7%
2 Bloomfield	4713	86.6%	10.8%	1.8%	1.7%	100.0%	33.7%	70.5%	4.7%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Windsor	4731	79.5%	27.9%	2.3%	0.9%	100.0%	66.3%	28.7%	2.8%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Windsor	4733	95.9%	2.4%	0.8%	1.3%	100.0%	65.7%	28.2%	3.8%	100.0%	103.1%	83.1%	45.3%	3.7%
2 Windsor	4735	93.2%	3.4%	1.9%	1.5%	100.0%	89.6%	6.7%	1.1%	100.0%	103.1%	83.1%	45.3%	3.7%
4 Windsor	4737	95.7%	8.2%	1.5%	0.7%	100.0%	87.8%	6.7%	2.4%	100.0%	103.1%	83.1%	45.3%	3.7%
3 Enfield	4806	95.5%	2.3%	2.7%	0.8%	100.0%	84.2%	10.1%	2.9%	100.0%	103.1%	83.1%	45.3%	3.7%
2 West Hartford	4922	99.2%	0.2%	0.1%	0.5%	100.0%	92.1%	35.9%	3.7%	100.0%	103.1%	83.1%	45.3%	3.7%
1 West Hartford	4923	98.3%	0.6%	0.7%	0.3%	100.0%	95.9%	1.2%	1.8%	100.0%	103.1%	83.1%	45.3%	3.7%
1 West Hartford	4925	99.4%	0.3%	0.4%	0.3%	100.0%	99.9%	0.2%	2.8%	100.0%	103.1%	83.1%	45.3%	3.7%
2 West Hartford	4926	98.3%	0.3%	0.4%	0.3%	100.0%	99.9%	0.2%	2.8%	100.0%	103.1%	83.1%	45.3%	3.7%
3 West Hartford	4945	96.6%	1.1%	1.5%	0.8%	100.0%	97.4%	0.7%	1.1%	100.0%	103.1%	83.1%	45.3%	3.7%
10 West Hartford	4963	97.1%	0.5%	0.9%	1.6%	100.0%	66.3%	12.8%	1.3%	100.0%	103.1%	83.1%	45.3%	3.7%
3 West Hartford	4968	92.0%	2.7%	2.0%	3.2%	100.0%	93.3%	1.3%	2.8%	100.0%	103.1%	83.1%	45.3%	3.7%
14 West Hartford	4969	93.3%	1.2%	1.9%	1.5%	100.0%	86.4%	3.0%	5.9%	100.0%	103.1%	83.1%	45.3%	3.7%
1 West Hartford	4971	97.3%	0.8%	0.8%	2.2%	100.0%	87.9%	3.8%	3.8%	100.0%	103.1%	83.1%	45.3%	3.7%
6 East Hartford	5101	93.3%	4.1%	1.7%	0.9%	100.0%	93.2%	2.6%	5.0%	100.0%	103.1%	83.1%	45.3%	3.7%
2 East Hartford	5102	94.8%	2.7%	1.7%	0.7%	100.0%	91.4%	4.5%	2.8%	100.0%	103.1%	83.1%	45.3%	3.7%
13 East Hartford	5103	90.5%	6.0%	2.5%	0.9%	100.0%	83.1%	8.1%	6.4%	100.0%	103.1%	83.1%	45.3%	3.7%
3 East Hartford	5104	90.7%	4.6%	3.0%	1.7%	100.0%	70.5%	16.9%	9.7%	100.0%	103.1%	83.1%	45.3%	3.7%
2 East Hartford	5106	82.7%	11.1%	4.0%	2.3%	100.0%	72.3%	17.1%	10.1%	100.0%	103.1%	83.1%	45.3%	3.7%
3 East Hartford	5107	92.6%	6.0%	4.3%	2.0%	100.0%	72.3%	17.1%	7.8%	100.0%	103.1%	83.1%	45.3%	3.7%
9 East Hartford	5108	90.0%	3.3%	4.3%	2.4%	100.0%	87.0%	6.2%	9.1%	100.0%	103.1%	83.1%	45.3%	3.7%
1 East Hartford	5110	92.2%	1.3%	1.0%	0.5%	100.0%	83.5%	8.5%	6.3%	100.0%	103.1%	83.1%	45.3%	3.7%
9 East Hartford	5112	92.6%	2.9%	3.2%	1.3%	100.0%	95.1%	1.5%	2.4%	100.0%	103.1%	83.1%	45.3%	3.7%
2 East Hartford	5113	94.0%	3.1%	2.0%	0.9%	100.0%	82.0%	6.8%	7.9%	100.0%	103.1%	83.1%	45.3%	3.7%
4 Manchester	5141	94.0%	2.8%	1.7%	1.6%	100.0%	81.4%	8.3%	5.0%	100.0%	103.1%	83.1%	45.3%	3.7%
9 Manchester	5142	97.4%	1.7%	0.7%	0.2%	100.0%	91.8%	4.2%	2.1%	100.0%	103.1%	83.1%	45.3%	3.7%
6 Manchester	5145	97.2%	0.8%	1.3%	0.9%	100.0%	89.1%	5.1%	3.1%	100.0%	103.1%	83.1%	45.3%	3.7%
8 Manchester	5146	96.8%	1.9%	0.6%	0.7%	100.0%	90.9%	3.3%	2.9%	100.0%	103.1%	83.1%	45.3%	3.7%
2 Manchester	5148	97.3%	2.0%	1.5%	3.2%	100.0%	88.0%	6.2%	3.6%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Manchester	5151	91.0%	1.2%	0.8%	0.6%	100.0%	93.0%	3.8%	2.3%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Manchester	5152	98.8%	1.0%	1.9%	1.0%	100.0%	96.9%	1.1%	1.6%	100.0%	103.1%	83.1%	45.3%	3.7%
2 Glastonbury	5203	96.9%	0.5%	1.6%	1.3%	100.0%	87.1%	6.7%	3.5%	100.0%	103.1%	83.1%	45.3%	3.7%
5 Vernon	5302	96.0%	1.8%	1.5%	1.1%	100.0%	96.8%	1.1%	0.8%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Vernon	5303	97.6%	1.1%	1.3%	0.9%	100.0%	91.1%	1.7%	4.4%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Vernon	5304	96.7%	1.7%	0.8%	0.7%	100.0%	88.8%	3.5%	4.5%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5419	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5420	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5421	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5422	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5423	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5424	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5425	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5426	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5427	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5428	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5429	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5430	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5431	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5432	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5433	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5434	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5435	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5436	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5437	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5438	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5439	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5440	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5441	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5442	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5443	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5444	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5445	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5446	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5447	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5448	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5449	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5450	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5451	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5452	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5453	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5454	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5455	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5456	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5457	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5458	90.3%	6.4%	2.7%	1.5%	100.0%	94.9%	1.6%	2.2%	100.0%	103.1%	83.1%	45.3%	3.7%
1 Middletown	5459	90.3%	6.4%	2.7%	1.5%									

**RAW DATA**

**TOTAL SECTION 8 CERTIFICATES**

	Handicapped Headed by			Elderly Headed by			Families (1-5) Headed by			Large Families (6-7) Hd by			Very Large Families (8+) by Total Families Headed by			TOTAL
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	
White	27	46	73	30	78	108	11	66	77	0	4	4	0	1	1	263
African-Amer.	40	82	122	18	54	72	29	834	863	4	35	39	0	3	3	82
Hispanic	17	41	58	11	26	37	51	782	833	5	43	48	2	7	9	1099
Other	1	0	1	2	0	2	0	5	5	0	1	1	1	0	1	985
TOTAL	85	169	254	61	158	219	91	1687	1778	9	83	92	3	11	14	2357

**SWAPPED SECTION 8 CERTIFICATES**

	Handicapped Headed by			Elderly Headed by			Families (1-5) Headed by			Large Families (6-7) Hd by			Very Large Families (8+) by Total Families Headed by			TOTAL
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	
White	0	0	0	1	0	1	0	1	1	0	0	0	0	0	0	2
African-Amer.	0	0	0	0	0	0	0	4	4	0	0	0	0	0	0	4
Hispanic	1	0	1	0	0	0	0	8	8	0	0	0	0	0	0	9
Other	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	1
TOTAL	1	0	1	1	0	1	0	13	13	0	0	0	1	0	1	16

**MOBILITY & PORTABILITY SECTION 8 CERTIFICATES**

	Handicapped Headed by			Elderly Headed by			Families (1-5) Headed by			Large Families (6-7) Hd by			Very Large Families (8+) by Total Families Headed by			TOTAL
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	
White	3	2	5	1	3	4	1	11	12	0	1	1	0	0	1	22
African-Amer.	1	2	3	0	1	1	2	100	102	0	5	5	0	0	2	111
Hispanic	0	2	2	0	2	2	0	70	70	0	3	3	1	2	3	80
Other	0	0	0	0	0	0	0	2	2	0	1	1	0	0	0	3
TOTAL	4	6	10	1	6	7	3	183	186	0	10	10	1	2	3	216

**MOBILITY & PORTABILITY + SWAPPED SECTION 8 CERTIFICATES**

	Handicapped Headed by			Elderly Headed by			Families (1-5) Headed by			Large Families (6-7) Hd by			Very Large Families (8+) by Total Families Headed by			TOTAL
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	
White	3	2	5	2	3	5	1	12	13	0	1	1	0	0	1	24
African-Amer.	1	2	3	0	1	1	2	104	106	0	5	5	0	0	2	115
Hispanic	1	2	3	0	2	2	0	78	78	0	3	3	1	2	3	89
Other	0	0	0	0	0	0	0	2	2	0	1	1	1	0	1	4
TOTAL	5	6	11	2	6	8	3	196	199	0	10	10	2	2	4	232

**TOTAL SECTION 8 CERTIFICATES USED IN HARTFORD ONLY**

	Handicapped Headed by			Elderly Headed by			Families (1-5) Headed by			Large Families (6-7) Hd by			Very Large Families (8+) by Total Families Headed by			TOTAL
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	
White	24	44	68	29	75	104	10	55	65	0	3	3	0	1	1	241
African-Amer.	39	80	119	18	53	71	27	734	761	4	30	34	0	3	3	988
Hispanic	17	39	56	11	24	35	51	712	763	5	40	45	1	5	6	905
Other	1	0	1	2	0	2	0	3	3	0	0	0	1	0	1	7
TOTAL	81	163	244	60	152	212	88	1504	1592	9	73	82	2	9	11	2141

# AS % OF TOTAL POPULATION

## TOTAL SECTION 8 CERTIFICATES

	Handicapped Headed by			Elderly Headed by			Families (1-5) Headed by			Large Families (6-7) Hd by			Very Large Families (8+) by Total Families Headed by			TOTAL
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	
White	1.1%	2.0%	3.1%	1.3%	3.3%	4.6%	0.5%	2.8%	3.3%	0.0%	0.2%	0.2%	0.0%	0.0%	0.0%	11.2%
African-Amer.	1.7%	3.5%	5.2%	0.8%	2.3%	3.1%	1.2%	35.4%	36.6%	0.2%	1.5%	1.7%	0.0%	0.1%	0.1%	46.6%
Hispanic	0.7%	1.7%	2.5%	0.5%	1.1%	1.6%	2.2%	33.2%	35.3%	0.2%	1.8%	2.0%	0.1%	0.3%	0.4%	41.8%
Other	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%
TOTAL	3.6%	7.2%	10.8%	2.6%	6.7%	9.3%	3.9%	71.6%	75.4%	0.4%	3.5%	3.9%	0.1%	0.5%	0.6%	100.0%

## SWAPPED SECTION 8 CERTIFICATES

	Handicapped Headed by			Elderly Headed by			Families (1-5) Headed by			Large Families (6-7) Hd by			Very Large Families (8+) by Total Families Headed by			TOTAL
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	
White	0.0%	0.0%	0.0%	6.3%	0.0%	6.3%	0.0%	6.3%	6.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	12.5%
African-Amer.	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	25.0%	25.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	25.0%
Hispanic	6.3%	0.0%	6.3%	0.0%	0.0%	0.0%	0.0%	50.0%	50.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	56.3%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	6.3%	0.0%	6.3%	6.3%
TOTAL	6.3%	0.0%	6.3%	6.3%	0.0%	6.3%	0.0%	81.3%	81.3%	0.0%	0.0%	0.0%	6.3%	0.0%	6.3%	100.0%

## MOBILITY & PORTABILITY SECTION 8 CERTIFICATES

	Handicapped Headed by			Elderly Headed by			Families (1-5) Headed by			Large Families (6-7) Hd by			Very Large Families (8+) by Total Families Headed by			TOTAL
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	
White	1.4%	0.9%	2.3%	0.5%	1.4%	1.9%	0.5%	5.1%	5.6%	0.0%	0.5%	0.5%	0.0%	0.5%	6.0%	10.2%
African-Amer.	0.5%	0.9%	1.4%	0.0%	0.5%	0.5%	0.9%	46.3%	47.2%	0.0%	2.3%	2.3%	0.0%	0.0%	0.0%	51.4%
Hispanic	0.0%	0.9%	0.9%	0.0%	0.9%	0.9%	0.0%	32.4%	32.4%	0.0%	1.4%	1.4%	0.5%	0.9%	1.4%	37.0%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.9%	0.9%	0.0%	0.5%	0.5%	0.0%	0.0%	0.0%	1.4%
TOTAL	1.9%	2.8%	4.6%	0.5%	2.8%	3.2%	1.4%	84.7%	86.1%	0.0%	4.6%	4.6%	0.5%	0.9%	1.4%	100.0%

## MOBILITY & PORTABILITY + SWAPPED SECTION 8 CERTIFICATES

	Handicapped Headed by			Elderly Headed by			Families (1-5) Headed by			Large Families (6-7) Hd by			Very Large Families (8+) by Total Families Headed by			TOTAL
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	
White	1.3%	0.9%	2.2%	0.9%	1.3%	2.2%	0.4%	5.2%	5.6%	0.0%	0.4%	0.4%	0.0%	0.4%	6.0%	10.3%
African-Amer.	0.4%	0.9%	1.3%	0.0%	0.4%	0.4%	0.9%	44.8%	45.7%	0.0%	2.2%	2.2%	0.0%	0.0%	0.0%	49.6%
Hispanic	0.4%	0.9%	1.3%	0.0%	0.9%	0.9%	0.0%	33.6%	33.6%	0.0%	1.3%	1.3%	0.4%	0.9%	1.3%	38.4%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.9%	0.9%	0.0%	0.4%	0.4%	0.4%	0.4%	1.3%	1.7%
TOTAL	2.2%	2.6%	4.7%	0.9%	2.6%	3.4%	1.3%	84.5%	85.8%	0.0%	4.3%	4.3%	0.9%	2.2%	3.1%	100.0%

## TOTAL SECTION 8 CERTIFICATES USED IN HARTFORD ONLY

	Handicapped Headed by			Elderly Headed by			Families (1-5) Headed by			Large Families (6-7) Hd by			Very Large Families (8+) by Total Families Headed by			TOTAL
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	
White	1.1%	2.1%	3.2%	1.4%	3.5%	4.9%	0.5%	2.6%	3.0%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	11.3%
African-Amer.	1.8%	3.7%	5.5%	0.8%	2.5%	3.3%	1.3%	34.3%	35.5%	0.2%	1.4%	1.6%	0.0%	0.1%	0.1%	46.1%
Hispanic	0.8%	1.8%	2.6%	0.5%	1.1%	1.6%	2.4%	33.3%	35.6%	0.2%	1.9%	2.1%	0.0%	0.2%	0.3%	42.3%
Other	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%
TOTAL	3.8%	7.6%	11.4%	2.8%	7.1%	9.9%	4.1%	70.2%	74.4%	0.4%	3.4%	3.8%	0.1%	0.4%	0.5%	100.0%

APPENDIX 4  
DEMOGRAPHIC "CREAMING" ANALYSIS

**AS % OF ROW TOTALS**

**TOTAL SECTION 8 CERTIFICATES**

	Handicapped Headed by			Elderly Headed by			Families (1-5) Headed by			Large Families (6-7) Hd by			Very Large Families (8+) by Total Families Headed by			TOTAL
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	
White	10.3%	17.5%	27.8%	11.4%	29.7%	41.1%	4.2%	25.1%	29.3%	0.0%	1.5%	1.5%	0.0%	0.4%	0.4%	100.0%
African-Amer.	3.6%	7.5%	11.1%	1.6%	4.9%	6.6%	2.6%	75.9%	78.5%	0.4%	3.2%	3.5%	0.0%	0.3%	0.3%	100.0%
Hispanic	1.7%	4.2%	5.9%	1.1%	2.6%	3.8%	5.2%	79.4%	84.6%	0.5%	4.4%	4.9%	0.2%	0.7%	0.9%	100.0%
Other	10.0%	0.0%	10.0%	20.0%	0.0%	20.0%	0.0%	50.0%	50.0%	0.0%	10.0%	10.0%	10.0%	0.0%	10.0%	100.0%
TOTAL	3.6%	7.2%	10.8%	2.6%	6.7%	9.3%	3.9%	71.6%	75.4%	0.4%	3.5%	3.9%	0.1%	0.5%	0.6%	100.0%

**SWAPPED SECTION 8 CERTIFICATES**

	Handicapped Headed by			Elderly Headed by			Families (1-5) Headed by			Large Families (6-7) Hd by			Very Large Families (8+) by Total Families Headed by			TOTAL
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	
White	0.0%	0.0%	0.0%	50.0%	0.0%	50.0%	0.0%	50.0%	50.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
African-Amer.	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Hispanic	11.1%	0.0%	11.1%	0.0%	0.0%	0.0%	0.0%	88.9%	88.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	100.0%	100.0%
TOTAL	6.3%	0.0%	6.3%	6.3%	0.0%	6.3%	0.0%	81.3%	81.3%	0.0%	0.0%	0.0%	6.3%	0.0%	6.3%	100.0%

**MOBILITY & PORTABILITY SECTION 8 CERTIFICATES**

	Handicapped Headed by			Elderly Headed by			Families (1-5) Headed by			Large Families (6-7) Hd by			Very Large Families (8+) by Total Families Headed by			TOTAL
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	
White	13.6%	9.1%	22.7%	4.5%	13.6%	18.2%	4.5%	50.0%	54.5%	0.0%	4.5%	4.5%	0.0%	0.0%	0.0%	100.0%
African-Amer.	0.9%	1.8%	2.7%	0.0%	0.9%	0.9%	1.8%	90.1%	91.9%	0.0%	4.5%	4.5%	0.0%	0.0%	1.8%	100.0%
Hispanic	0.0%	2.5%	2.5%	0.0%	2.5%	2.5%	0.0%	87.5%	87.5%	0.0%	3.8%	3.8%	1.3%	2.5%	3.8%	100.0%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	66.7%	66.7%	0.0%	33.3%	33.3%	0.0%	0.0%	0.0%	100.0%
TOTAL	1.9%	2.8%	4.6%	0.5%	2.8%	3.2%	1.4%	84.7%	86.1%	0.0%	4.6%	4.6%	0.5%	0.9%	1.4%	100.0%

**MOBILITY & PORTABILITY + SWAPPED SECTION 8 CERTIFICATES**

	Handicapped Headed by			Elderly Headed by			Families (1-5) Headed by			Large Families (6-7) Hd by			Very Large Families (8+) by Total Families Headed by			TOTAL
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	
White	12.5%	8.3%	20.8%	8.3%	12.5%	20.8%	4.2%	50.0%	54.2%	0.0%	4.2%	4.2%	0.0%	0.0%	0.0%	100.0%
African-Amer.	0.9%	1.7%	2.6%	0.0%	0.9%	0.9%	1.7%	90.4%	92.2%	0.0%	4.3%	4.3%	0.0%	0.0%	1.7%	100.0%
Hispanic	1.1%	2.2%	3.4%	0.0%	2.2%	2.2%	0.0%	87.6%	87.6%	0.0%	3.4%	3.4%	1.1%	2.2%	3.4%	100.0%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	50.0%	50.0%	0.0%	25.0%	25.0%	25.0%	0.0%	25.0%	100.0%
TOTAL	2.2%	2.6%	4.7%	0.9%	2.6%	3.4%	1.3%	84.5%	85.8%	0.0%	4.3%	4.3%	0.9%	0.9%	1.7%	100.0%

**TOTAL SECTION 8 CERTIFICATES USED IN HARTFORD ONLY**

	Handicapped Headed by			Elderly Headed by			Families (1-5) Headed by			Large Families (6-7) Hd by			Very Large Families (8+) by Total Families Headed by			TOTAL
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	
White	10.0%	18.3%	28.2%	12.0%	31.1%	43.2%	4.1%	22.8%	27.0%	0.0%	1.2%	1.2%	0.0%	0.4%	0.4%	100.0%
African-Amer.	3.9%	8.1%	12.0%	1.8%	5.4%	7.2%	2.7%	74.3%	77.0%	0.4%	3.0%	3.4%	0.0%	0.3%	0.3%	100.0%
Hispanic	1.9%	4.3%	6.2%	1.2%	2.7%	3.9%	5.6%	78.7%	84.3%	0.6%	4.4%	5.0%	0.1%	0.6%	0.7%	100.0%
Other	14.3%	0.0%	14.3%	28.6%	0.0%	28.6%	0.0%	42.9%	42.9%	0.0%	0.0%	0.0%	14.3%	0.0%	14.3%	100.0%
TOTAL	3.8%	7.6%	11.4%	2.8%	7.1%	9.9%	4.1%	70.2%	74.4%	0.4%	3.4%	3.8%	0.1%	0.4%	0.5%	100.0%

APPENDIX 4  
DEMOGRAPHIC "CREAMING" ANALYSIS

**AS % OF COLUMN TOTALS**  
**TOTAL SECTION 8 CERTIFICATES**

	Handicapped Headed by			Elderly Headed by			Families (1-5) Headed by			Large Families (6-7) Hd by			Very Large Families (8+) by Total Families Headed by			TOTAL
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	
White	31.8%	27.2%	28.7%	49.2%	49.4%	49.3%	12.1%	3.9%	4.3%	0.0%	4.8%	4.3%	0.0%	9.1%	7.1%	11.2%
African-Amer.	47.1%	48.5%	48.0%	29.5%	34.2%	32.9%	31.9%	49.4%	48.5%	44.4%	42.2%	42.4%	0.0%	27.3%	21.4%	46.6%
Hispanic	20.0%	24.3%	22.8%	18.0%	16.5%	16.9%	56.0%	46.4%	45.9%	55.6%	51.8%	52.2%	66.7%	63.6%	64.3%	41.8%
Other	1.2%	0.0%	0.4%	3.3%	0.0%	0.9%	0.0%	0.3%	0.3%	0.0%	1.2%	1.1%	33.3%	0.0%	7.1%	0.4%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

**SWAPPED SECTION 8 CERTIFICATES**

	Handicapped Headed by			Elderly Headed by			Families (1-5) Headed by			Large Families (6-7) Hd by			Very Large Families (8+) by Total Families Headed by			TOTAL
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	
White	0.0%	#DIV/0!	0.0%	100.0%	#DIV/0!	0.0%	#DIV/0!	7.7%	7.7%	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	#DIV/0!	0.0%	12.5%
African-Amer.	0.0%	#DIV/0!	0.0%	0.0%	#DIV/0!	0.0%	#DIV/0!	30.8%	30.8%	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	#DIV/0!	0.0%	25.0%
Hispanic	100.0%	#DIV/0!	100.0%	0.0%	#DIV/0!	0.0%	#DIV/0!	61.5%	61.5%	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	#DIV/0!	0.0%	56.3%
Other	0.0%	#DIV/0!	0.0%	0.0%	#DIV/0!	0.0%	#DIV/0!	0.0%	0.0%	#DIV/0!	#DIV/0!	#DIV/0!	100.0%	#DIV/0!	0.0%	6.3%
TOTAL	100.0%	#DIV/0!	100.0%	100.0%	#DIV/0!	100.0%	100.0%	100.0%	100.0%	100.0%	#DIV/0!	#DIV/0!	100.0%	#DIV/0!	100.0%	100.0%

**MOBILITY & PORTABILITY SECTION 8 CERTIFICATES**

	Handicapped Headed by			Elderly Headed by			Families (1-5) Headed by			Large Families (6-7) Hd by			Very Large Families (8+) by Total Families Headed by			TOTAL
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	
White	75.0%	33.3%	50.0%	100.0%	50.0%	57.1%	33.3%	6.0%	6.5%	10.0%	10.0%	10.0%	0.0%	0.0%	0.0%	10.2%
African-Amer.	25.0%	33.3%	30.0%	0.0%	16.7%	14.3%	66.7%	54.6%	54.3%	50.0%	50.0%	50.0%	0.0%	0.0%	53.8%	51.4%
Hispanic	0.0%	33.3%	20.0%	0.0%	33.3%	28.6%	0.0%	38.3%	37.6%	30.0%	30.0%	30.0%	100.0%	100.0%	38.5%	37.0%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.1%	1.1%	10.0%	10.0%	10.0%	0.0%	0.0%	1.5%	1.4%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

**MOBILITY & PORTABILITY + SWAPPED SECTION 8 CERTIFICATES**

	Handicapped Headed by			Elderly Headed by			Families (1-5) Headed by			Large Families (6-7) Hd by			Very Large Families (8+) by Total Families Headed by			TOTAL
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	
White	60.0%	33.3%	45.3%	100.0%	50.0%	62.5%	33.3%	6.1%	6.5%	10.0%	10.0%	10.0%	0.0%	0.0%	0.0%	10.3%
African-Amer.	20.0%	33.3%	27.3%	0.0%	16.7%	12.5%	66.7%	53.1%	53.3%	50.0%	50.0%	50.0%	0.0%	0.0%	52.4%	49.6%
Hispanic	20.0%	33.3%	27.3%	0.0%	33.3%	25.0%	0.0%	39.8%	39.2%	30.0%	30.0%	30.0%	50.0%	100.0%	39.9%	38.4%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.0%	1.0%	10.0%	10.0%	10.0%	50.0%	0.0%	1.4%	1.7%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

**TOTAL SECTION 8 CERTIFICATES USED IN HARTFORD ONLY**

	Handicapped Headed by			Elderly Headed by			Families (1-5) Headed by			Large Families (6-7) Hd by			Very Large Families (8+) by Total Families Headed by			TOTAL
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	
White	29.6%	27.0%	27.9%	48.3%	49.3%	49.1%	11.4%	3.7%	4.1%	0.0%	4.1%	3.7%	0.0%	11.1%	9.1%	11.3%
African-Amer.	48.1%	49.1%	48.8%	30.0%	34.9%	33.5%	30.7%	48.8%	47.8%	44.4%	41.1%	41.5%	0.0%	33.3%	27.3%	46.1%
Hispanic	21.0%	23.9%	23.0%	18.3%	15.8%	16.5%	58.0%	47.3%	47.9%	55.6%	54.8%	54.9%	50.0%	55.6%	54.5%	42.3%
Other	1.2%	0.0%	0.4%	3.3%	0.0%	0.9%	0.0%	0.2%	0.2%	0.0%	0.0%	0.0%	50.0%	0.0%	9.1%	0.3%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

**AS % OF TOTAL FAMILY POULATION**

**TOTAL SECTION 8 CERTIFICATES**

	Families (1-5) Headed by		Large Families (6-7) Hd by		Very Large Families (8+) by Total Families Headed by	
	Male	Female	Male	Female	Male	Female
White	0.6%	3.5%	0.0%	0.2%	0.1%	0.6%
African-Amer.	1.5%	44.3%	0.2%	1.9%	0.2%	1.8%
Hispanic	2.7%	41.5%	0.3%	2.3%	0.1%	0.5%
Other	0.0%	0.3%	0.0%	0.1%	0.1%	0.3%
TOTAL	4.8%	89.5%	0.5%	4.4%	0.6%	3.8%

**SWAPPED SECTION 8 CERTIFICATES**

	Families (1-5) Headed by		Large Families (6-7) Hd by		Very Large Families (8+) by Total Families Headed by	
	Male	Female	Male	Female	Male	Female
White	0.0%	7.1%	0.0%	0.0%	0.0%	0.0%
African-Amer.	0.0%	28.6%	0.0%	0.0%	0.0%	0.0%
Hispanic	0.0%	57.1%	0.0%	0.0%	0.0%	0.0%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
TOTAL	0.0%	92.9%	0.0%	0.0%	0.0%	0.0%

**MOBILITY & PORTABILITY SECTION 8 CERTIFICATES**

	Families (1-5) Headed by		Large Families (6-7) Hd by		Very Large Families (8+) by Total Families Headed by	
	Male	Female	Male	Female	Male	Female
White	0.5%	5.5%	0.0%	0.5%	0.0%	0.5%
African-Amer.	1.0%	50.3%	0.0%	2.5%	0.0%	1.0%
Hispanic	0.0%	35.2%	0.0%	1.5%	0.5%	0.5%
Other	0.0%	1.0%	0.0%	0.5%	0.0%	0.0%
TOTAL	1.5%	92.0%	0.0%	5.0%	0.5%	2.0%

**MOBILITY & PORTABILITY + SWAPPED SECTION 8 CERTIFICATES**

	Families (1-5) Headed by		Large Families (6-7) Hd by		Very Large Families (8+) by Total Families Headed by	
	Male	Female	Male	Female	Male	Female
White	0.5%	5.6%	0.0%	0.5%	0.0%	0.5%
African-Amer.	0.9%	48.8%	0.0%	2.3%	0.0%	0.9%
Hispanic	0.0%	36.6%	0.0%	1.4%	0.5%	0.5%
Other	0.0%	0.9%	0.0%	0.5%	0.0%	0.5%
TOTAL	1.4%	92.0%	0.0%	4.7%	0.9%	2.3%

**TOTAL SECTION 8 CERTIFICATES USED IN HARTFORD ONLY**

	Families (1-5) Headed by		Large Families (6-7) Hd by		Very Large Families (8+) by Total Families Headed by	
	Male	Female	Male	Female	Male	Female
White	0.6%	3.3%	0.0%	0.2%	0.0%	0.1%
African-Amer.	1.6%	43.6%	0.2%	1.8%	0.0%	0.2%
Hispanic	3.0%	42.3%	0.3%	2.4%	0.1%	0.3%
Other	0.0%	0.2%	0.0%	0.0%	0.1%	0.1%
TOTAL	5.2%	89.3%	0.5%	4.3%	0.1%	0.7%

**AS % OF ROW TOTALS**  
**TOTAL SECTION 8 CERTIFICATES**

	Families (1-5) Headed by			Large Families (6-7) Hd by			Very Large Families (8+) by Total Families Headed by					
	Male	Female	Total	Male	Female	Total	Male	Female	Total			
White	13.4%	80.5%	93.9%	0.0%	4.9%	4.9%	0.0%	1.2%	13.4%	86.6%	100.0%	
African-Amer.	3.2%	92.2%	95.4%	0.4%	3.9%	4.3%	0.0%	0.3%	3.6%	96.4%	100.0%	
Hispanic	5.7%	87.9%	93.6%	0.6%	4.8%	5.4%	0.2%	0.8%	6.5%	93.5%	100.0%	
Other	0.0%	71.4%	71.4%	0.0%	14.3%	14.3%	14.3%	0.0%	14.3%	85.7%	100.0%	
TOTAL	4.8%	89.5%	94.4%	0.5%	4.4%	4.9%	0.2%	0.6%	0.7%	5.5%	94.5%	100.0%

**SWAPPED SECTION 8 CERTIFICATES**

	Families (1-5) Headed by			Large Families (6-7) Hd by			Very Large Families (8+) by Total Families Headed by				
	Male	Female	Total	Male	Female	Total	Male	Female	Total		
White	0.0%	100.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%
African-Amer.	0.0%	100.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%
Hispanic	0.0%	100.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%
Other	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%	100.0%	0.0%	100.0%
TOTAL	0.0%	92.9%	92.9%	0.0%	0.0%	0.0%	7.1%	0.0%	7.1%	92.9%	100.0%

**MOBILITY & PORTABILITY SECTION 8 CERTIFICATES**

	Families (1-5) Headed by			Large Families (6-7) Hd by			Very Large Families (8+) by Total Families Headed by					
	Male	Female	Total	Male	Female	Total	Male	Female	Total			
White	7.7%	84.6%	92.3%	0.0%	7.7%	7.7%	0.0%	0.0%	0.0%	7.7%	92.3%	100.0%
African-Amer.	1.9%	93.5%	95.3%	0.0%	4.7%	4.7%	0.0%	0.0%	0.0%	1.9%	98.1%	100.0%
Hispanic	0.0%	92.1%	92.1%	0.0%	3.9%	3.9%	1.3%	2.6%	3.9%	1.3%	98.7%	100.0%
Other	0.0%	66.7%	66.7%	0.0%	33.3%	33.3%	0.0%	0.0%	0.0%	0.0%	100.0%	100.0%
TOTAL	1.5%	92.0%	93.5%	0.0%	5.0%	5.0%	0.5%	1.0%	1.5%	2.0%	98.0%	100.0%

**MOBILITY & PORTABILITY + SWAPPED SECTION 8 CERTIFICATES**

	Families (1-5) Headed by			Large Families (6-7) Hd by			Very Large Families (8+) by Total Families Headed by					
	Male	Female	Total	Male	Female	Total	Male	Female	Total			
White	7.1%	85.7%	92.9%	0.0%	7.1%	7.1%	0.0%	0.0%	7.1%	92.9%	100.0%	
African-Amer.	1.8%	93.7%	95.5%	0.0%	4.5%	4.5%	0.0%	0.0%	1.8%	98.2%	100.0%	
Hispanic	0.0%	92.9%	92.9%	0.0%	3.6%	3.6%	1.2%	2.4%	3.6%	98.8%	100.0%	
Other	0.0%	50.0%	50.0%	0.0%	25.0%	25.0%	25.0%	0.0%	25.0%	75.0%	100.0%	
TOTAL	1.4%	92.0%	93.4%	0.0%	4.7%	4.7%	0.9%	0.9%	1.9%	2.3%	97.7%	100.0%

**TOTAL SECTION 8 CERTIFICATES USED IN HARTFORD ONLY**

	Families (1-5) Headed by			Large Families (6-7) Hd by			Very Large Families (8+) by Total Families Headed by					
	Male	Female	Total	Male	Female	Total	Male	Female	Total			
White	14.5%	79.7%	94.2%	0.0%	4.3%	4.3%	0.0%	1.4%	14.5%	85.5%	100.0%	
African-Amer.	3.4%	92.0%	95.4%	0.5%	3.8%	4.3%	0.0%	0.4%	3.9%	96.1%	100.0%	
Hispanic	6.3%	87.5%	93.7%	0.6%	4.9%	5.5%	0.1%	0.6%	7.0%	93.0%	100.0%	
Other	0.0%	75.0%	75.0%	0.0%	0.0%	0.0%	25.0%	0.0%	25.0%	75.0%	100.0%	
TOTAL	5.2%	89.3%	94.5%	0.5%	4.3%	4.9%	0.1%	0.5%	0.7%	5.9%	94.1%	100.0%



APPENDIX 4  
DEMOGRAPHIC "CREAMING" ANALYSIS

**AS % OF COLUMN TOTALS**

**TOTAL SECTION 8 CERTIFICATES**

	Families (1-5) Headed by			Large Families (6-7) Hd by			Very Large Families (8+) by Total Families Headed by		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
White	12.1%	3.9%	4.3%	0.0%	4.8%	4.3%	0.0%	9.1%	7.1%
African-Amer.	31.9%	49.4%	48.5%	44.4%	42.2%	42.4%	0.0%	27.3%	21.4%
Hispanic	56.0%	46.4%	46.9%	55.6%	51.8%	52.2%	66.7%	63.6%	64.3%
Other	0.0%	0.3%	0.3%	0.0%	1.2%	1.1%	33.3%	0.0%	7.1%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

**SWAPPED SECTION 8 CERTIFICATES**

	Families (1-5) Headed by			Large Families (6-7) Hd by			Very Large Families (8+) by Total Families Headed by		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
White	#DIV/0!	7.7%	7.7%	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	#DIV/0!	0.0%
African-Amer.	#DIV/0!	30.8%	30.8%	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	#DIV/0!	0.0%
Hispanic	#DIV/0!	61.5%	61.5%	#DIV/0!	#DIV/0!	#DIV/0!	0.0%	#DIV/0!	0.0%
Other	#DIV/0!	0.0%	0.0%	#DIV/0!	#DIV/0!	#DIV/0!	100.0%	#DIV/0!	100.0%
TOTAL	#DIV/0!	100.0%	100.0%	#DIV/0!	#DIV/0!	#DIV/0!	100.0%	#DIV/0!	100.0%

**MOBILITY & PORTABILITY SECTION 8 CERTIFICATES**

	Families (1-5) Headed by			Large Families (6-7) Hd by			Very Large Families (8+) by Total Families Headed by		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
White	33.3%	6.0%	6.5%	#DIV/0!	10.0%	10.0%	0.0%	0.0%	25.0%
African-Amer.	66.7%	54.6%	54.8%	#DIV/0!	50.0%	50.0%	0.0%	0.0%	53.8%
Hispanic	0.0%	38.3%	37.6%	#DIV/0!	30.0%	30.0%	100.0%	100.0%	38.5%
Other	0.0%	1.1%	1.1%	#DIV/0!	10.0%	10.0%	0.0%	0.0%	1.5%
TOTAL	100.0%	100.0%	100.0%	#DIV/0!	100.0%	100.0%	100.0%	100.0%	100.0%

**MOBILITY & PORTABILITY + SWAPPED SECTION 8 CERTIFICATES**

	Families (1-5) Headed by			Large Families (6-7) Hd by			Very Large Families (8+) by Total Families Headed by		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
White	33.3%	6.1%	6.5%	#DIV/0!	10.0%	10.0%	0.0%	0.0%	6.3%
African-Amer.	66.7%	53.1%	53.3%	#DIV/0!	50.0%	50.0%	0.0%	0.0%	52.4%
Hispanic	0.0%	39.8%	39.2%	#DIV/0!	30.0%	30.0%	50.0%	100.0%	39.9%
Other	0.0%	1.0%	1.0%	#DIV/0!	10.0%	10.0%	50.0%	20.0%	1.4%
TOTAL	100.0%	100.0%	100.0%	#DIV/0!	100.0%	100.0%	100.0%	100.0%	100.0%

**TOTAL SECTION 8 CERTIFICATES USED IN HARTFORD ONLY**

	Families (1-5) Headed by			Large Families (6-7) Hd by			Very Large Families (8+) by Total Families Headed by		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
White	11.4%	3.7%	4.1%	0.0%	4.1%	3.7%	0.0%	11.1%	9.1%
African-Amer.	30.7%	48.8%	47.8%	44.4%	41.1%	41.5%	0.0%	33.3%	27.3%
Hispanic	58.0%	47.3%	47.9%	55.6%	54.8%	54.9%	50.0%	55.6%	54.5%
Other	0.0%	0.2%	0.2%	0.0%	0.0%	0.0%	50.0%	0.0%	9.1%
TOTAL	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

APPENDIX 5  
RENT AND INCOME "CREAMING" ANALYSIS

#	Town	Census	Black	Hispanic	White & Other	Size	Barms	Ctr	Rent	Utilities	One Rent	Ten Rent	HAP	Ud Rent	Ten Core	Adj. Inc.	###	###	###
223	1 Stamford	223	0%	100%	0%	3.0	2.0	\$950	\$0	\$950	\$175	\$775	\$0	\$175	\$7,000	\$0	0	0	0
705	1 Bridgeport	705	0%	100%	0%	5.0	4.0	\$700	\$187	\$887	\$150	\$550	\$0	\$337	\$13,480	\$0	0	0	0
741	1 Bridgeport	741	0%	100%	0%	5.0	3.0	\$600	\$139	\$739	\$47	\$553	\$0	\$186	\$7,440	\$0	0	0	0
1705	1 Wainwright	1705	0%	100%	0%	5.0	3.0	\$759	\$157	\$916	\$12	\$747	\$0	\$169	\$6,760	\$0	0	0	0
1707	1 Wainwright	1707	0%	100%	0%	5.0	3.0	\$710	\$156	\$866	\$143	\$567	\$0	\$299	\$11,960	\$0	0	0	0
1709	1 Wainwright	1709	0%	100%	0%	1.0	1.0	\$515	\$88	\$603	\$29	\$486	\$0	\$117	\$4,680	\$0	0	0	0
1716	1 Wainwright	1716	0%	100%	0%	2.0	2.0	\$595	\$128	\$721	\$122	\$473	\$0	\$248	\$9,920	\$0	0	0	0
2533	1 New Hartford	2533	0%	100%	0%	3.0	3.0	\$700	\$140	\$840	\$280	\$420	\$0	\$420	\$16,800	\$0	0	0	0
3508	1 Waterbury	3508	0%	100%	0%	4.0	3.0	\$587	\$46	\$633	\$133	\$454	\$0	\$179	\$7,160	\$0	0	0	0
4056	1 Waterbury	4056	0%	100%	0%	4.0	3.0	\$613	\$156	\$769	\$323	\$290	\$0	\$479	\$19,160	\$0	0	0	0
4154	1 New Britain	4154	0%	100%	0%	1.0	1.0	\$580	\$23	\$603	\$107	\$473	\$0	\$130	\$5,200	\$0	0	0	0
4156	1 New Britain	4156	0%	100%	0%	3.0	2.0	\$540	\$88	\$628	\$90	\$563	\$0	\$178	\$7,120	\$0	0	0	0
4157	1 New Britain	4157	0%	100%	0%	5.0	3.0	\$540	\$126	\$666	\$24	\$516	\$0	\$150	\$6,000	\$0	0	0	0
4158	1 New Britain	4158	0%	100%	0%	5.0	3.0	\$540	\$126	\$666	\$24	\$516	\$0	\$150	\$6,000	\$0	0	0	0
4160	1 New Britain	4160	0%	100%	0%	2.7	2.0	\$611	\$71	\$681	\$88	\$512	\$0	\$111	\$4,440	\$0	0	0	0
4161	3 New Britain	4161	0%	100%	0%	4.0	3.0	\$684	\$119	\$803	\$185	\$498	\$2	\$303	\$12,107	\$0	0	0	0
4162	3 New Britain	4162	33%	67%	0%	3.7	2.7	\$600	\$146	\$746	\$135	\$495	\$0	\$251	\$10,053	\$0	0	0	0
4163	3 New Britain	4163	67%	33%	0%	2.3	2.3	\$556	\$136	\$692	\$3	\$553	\$2	\$137	\$5,480	\$0	0	0	0
4165	1 New Britain	4165	100%	0%	0%	3.0	3.0	\$849	\$31	\$880	\$86	\$763	\$0	\$117	\$4,680	\$0	0	0	0
4168	1 New Britain	4168	100%	0%	0%	3.0	3.0	\$682	\$156	\$838	\$318	\$564	\$0	\$474	\$18,960	\$0	0	0	0
4171	3 New Britain	4171	33%	67%	0%	3.7	2.7	\$667	\$109	\$776	\$178	\$489	\$0	\$287	\$11,480	\$0	0	0	0
4641	2 Collinsville	4641	50%	50%	0%	4.0	2.5	\$633	\$97	\$730	\$207	\$427	\$0	\$304	\$12,140	\$0	0	0	0
4711	4 Bloomfield	4711	100%	0%	0%	5.0	3.3	\$837	\$140	\$977	\$84	\$753	\$0	\$223	\$8,930	\$0	0	0	0
4712	4 Bloomfield	4712	75%	25%	0%	3.0	2.3	\$702	\$31	\$733	\$62	\$440	\$0	\$293	\$11,710	\$0	0	0	0
4713	1 Bloomfield	4713	100%	0%	0%	3.0	3.0	\$789	\$48	\$835	\$223	\$566	\$0	\$369	\$10,760	\$0	0	0	0
4714	1 Bloomfield	4714	100%	0%	0%	3.5	3.0	\$656	\$156	\$812	\$168	\$591	\$0	\$113	\$4,520	\$0	0	0	0
4715	1 Bloomfield	4715	100%	0%	0%	2.0	2.0	\$681	\$23	\$704	\$73	\$510	\$0	\$329	\$13,160	\$0	0	0	0
4731	1 Windsor	4731	0%	100%	0%	4.0	3.0	\$683	\$156	\$839	\$173	\$450	\$0	\$194	\$7,760	\$0	0	0	0
4734	1 Windsor	4734	100%	0%	0%	3.0	3.0	\$745	\$152	\$897	\$266	\$479	\$0	\$418	\$16,720	\$0	0	0	0
4735	1 Windsor	4735	100%	0%	0%	5.0	3.0	\$724	\$156	\$880	\$0	\$724	\$26	\$130	\$5,200	\$0	0	0	0
4736	1 Windsor	4736	100%	0%	0%	7.0	4.0	\$780	\$185	\$965	\$153	\$627	\$0	\$398	\$13,520	\$0	0	0	0
4737	2 Windsor	4737	50%	50%	0%	4.0	3.0	\$771	\$126	\$897	\$33	\$739	\$21	\$138	\$5,500	\$0	0	0	0
4738	4 Windsor	4738	25%	25%	0%	2.8	2.8	\$667	\$97	\$764	\$79	\$688	\$4	\$172	\$6,880	\$0	0	0	0
4806	3 Enfield	4806	33%	33%	0%	4.3	3.3	\$716	\$166	\$882	\$136	\$580	\$0	\$302	\$12,093	\$0	0	0	0
4822	2 Wethersfield	4822	50%	50%	0%	2.0	2.0	\$640	\$93	\$733	\$45	\$596	\$4	\$134	\$5,340	\$0	0	0	0
4823	10 Wethersfield	4823	30%	60%	10%	2.3	2.1	\$641	\$37	\$678	\$224	\$417	\$0	\$261	\$10,456	\$0	0	0	0
4825	1 Wethersfield	4825	0%	100%	0%	1.0	1.0	\$605	\$0	\$605	\$194	\$411	\$0	\$194	\$7,760	\$0	0	0	0
4826	1 Wethersfield	4826	0%	100%	0%	1.0	1.0	\$555	\$28	\$583	\$105	\$450	\$0	\$133	\$5,320	\$0	0	0	0
4845	2 Newington	4845	50%	50%	0%	4.0	3.0	\$819	\$79	\$897	\$181	\$638	\$0	\$259	\$10,360	\$0	0	0	0
4861	7 West Hartford	4861	43%	57%	0%	2.4	1.9	\$876	\$30	\$706	\$103	\$573	\$0	\$133	\$5,337	\$0	0	0	0
4863	2 West Hartford	4863	0%	100%	0%	6.0	4.0	\$900	\$168	\$1,068	\$89	\$811	\$0	\$257	\$10,280	\$0	0	0	0
4867	10 West Hartford	4867	40%	60%	0%	2.7	2.1	\$707	\$108	\$815	\$81	\$625	\$0	\$189	\$7,376	\$0	0	0	0
4868	3 West Hartford	4868	67%	33%	0%	2.7	2.3	\$713	\$85	\$798	\$46	\$667	\$15	\$116	\$4,853	\$0	0	0	0
4869	14 West Hartford	4869	36%	36%	0%	2.9	2.4	\$752	\$78	\$830	\$161	\$590	\$1	\$239	\$9,351	\$0	0	0	0
4871	1 West Hartford	4871	0%	100%	0%	3.0	3.0	\$840	\$115	\$955	\$60	\$780	\$0	\$175	\$7,000	\$0	0	0	0
5101	6 East Hartford	5101	33%	67%	0%	3.0	2.3	\$684	\$32	\$716	\$124	\$561	\$0	\$156	\$6,220	\$0	0	0	0
5102	2 East Hartford	5102	100%	0%	0%	2.5	2.0	\$611	\$92	\$703	\$245	\$367	\$0	\$337	\$13,460	\$0	0	0	0
5109	13 East Hartford	5109	91%	9%	0%	2.4	2.2	\$656	\$59	\$715	\$112	\$544	\$0	\$171	\$6,855	\$0	0	0	0
5104	3 East Hartford	5104	46%	54%	0%	2.4	2.0	\$617	\$68	\$685	\$106	\$511	\$0	\$174	\$6,978	\$0	0	0	0
5105	3 East Hartford	5105	67%	33%	0%	2.7	1.7	\$588	\$97	\$685	\$39	\$549	\$9	\$128	\$5,107	\$0	0	0	0
5106	3 East Hartford	5106	50%	50%	0%	4.5	3.0	\$698	\$155	\$853	\$29	\$669	\$0	\$184	\$7,340	\$0	0	0	0
5107	1 East Hartford	5107	0%	100%	0%	3.7	2.7	\$706	\$120	\$827	\$247	\$460	\$0	\$367	\$14,680	\$0	0	0	0
5108	9 East Hartford	5108	67%	33%	0%	2.0	1.9	\$586	\$59	\$645	\$137	\$449	\$5	\$191	\$7,640	\$0	0	0	0
5110	1 East Hartford	5110	100%	0%	0%	2.0	2.0	\$685	\$38	\$723	\$164	\$521	\$0	\$202	\$8,080	\$0	0	0	0
5112	10 East Hartford	5112	70%	30%	0%	2.9	2.4	\$610	\$125	\$736	\$43	\$567	\$0	\$169	\$6,748	\$0	0	0	0
5113	9 East Hartford	5113	67%	33%	0%	3.9	2.9	\$704	\$106	\$810	\$107	\$597	\$1	\$213	\$8,507	\$0	0	0	0
5141	4 Manchester	5141	50%	50%	0%	2.8	2.3	\$613	\$136	\$749	\$27	\$586	\$1	\$162	\$6,480	\$0	0	0	0
5142	2 Manchester	5142	50%	50%	0%	3.0	2.5	\$722	\$156	\$878	\$30	\$722	\$12	\$143	\$5,780	\$0	0	0	0
5144	6 Manchester	5144	56%	44%	0%	3.8	3.0	\$736	\$123	\$859	\$136	\$601	\$0	\$258	\$10,320	\$0	0	0	0
5145	3 Manchester	5145	67%	33%	0%	3.7	2.8	\$726	\$101	\$827	\$86	\$641	\$1	\$186	\$7,420	\$0	0	0	0
5146	3 Manchester	5146	33%	67%	0%	4.0	3.0	\$696	\$128	\$824	\$97	\$599	\$0	\$225	\$9,000	\$0	0	0	0
5147	8 Manchester	5147	33%	67%	0%	4.0	3.0	\$702	\$155	\$857	\$37	\$665	\$2	\$190	\$7,615	\$0	0	0	0
5148	5 Manchester	5148	60%	40%	0%	4.6	3.0	\$711	\$169	\$884	\$87	\$624	\$20	\$230	\$9,192	\$0	0	0	0
5149	2 Manchester	5149	50%	50%	0%	4.0	3.0	\$735	\$101	\$836	\$39	\$696	\$4	\$136	\$5,440	\$0	0	0	0
5151	1 Manchester	5151	100%	0%	0%	2.0	2.0	\$655	\$23	\$678	\$107	\$548	\$0	\$130	\$5,200	\$0	0	0	0
5152	1 Manchester	5152	100%	0%	0%	2.0	2.0	\$650	\$38	\$688	\$263	\$387	\$0	\$301	\$12,040	\$0	0	0	0
5203	2 Gastonbury	5203	50%	50%	0%	2.5	2.0	\$690	\$38	\$728	\$198	\$492	\$0	\$236	\$9,440	\$0	0	0	0
5302	5 Vernon	5302	20%	80%	0%	3.2	3.0	\$658	\$119	\$777	\$58	\$600	\$1	\$175	\$7,008	\$0	0	0	0
5303	1 Vernon	5303	0%	100%	0%	1.0	1.0	\$554	\$0	\$554	\$99	\$435	\$0	\$59	\$3,960	\$0	0	0	0
5304	1 Vernon	5304	0%	100%	0%	3.0	2.0	\$655	\$38	\$693	\$243	\$412	\$0	\$281	\$11,240	\$0	0	0	0
5419	1 Middletown	5419	100%	0%	0%	1.0	1.0	\$495	\$28	\$523	\$66	\$439	\$0	\$84	\$3,760	\$0	0	0	0
8004	1 Wainwright	8004	100%	0%	0%	6.0	4.0	\$849	\$31	\$880	\$171	\$678	\$0	\$202	\$8,080	\$0	0	0	0
Total Weighted Averages for Suburban Census Tracts																			
#	Town	Census	Black	Hispanic	White & Other	Size	Barms	Ctr	Rent	Utilities	One Rent	Ten Rent	HAP	Ud Rent	Ten Core	Adj. Inc.	###	###	###
72	232 Suburbs	72	50%	38%	12%	3.1	2.5	\$679	\$95	\$773	\$116	\$563	\$2	\$209	\$8,361	\$0	0	0	0

APPENDIX E  
RENT AND INCOME "CREAMING" ANALYSIS

Total Weighted Averages for Suburban Towns												
#	Town	Hisp	White & Other	Size	Bdrms	Ctr Rent	Utilities	Grs Rent	Ten Rent	HAP	Unit Rmb	Ten Cont Adj. Inc.
# of Tracts Black												
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